



Technique
Online

USER'S MANUAL

for the "Technique Online"
internet banking system from
"Bank Technique"
(For legal persons)



Bank Technique®
Touch the future



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USER'S MANUAL OF THE "BANK TECHNIQUE" INTERNET BANKING SYSTEM - "TECHNIQUE ONLINE"

"Technique Online" is a modern system of branchless banking services, which enables conduct of transactions on bank accounts via Internet.

"Technique Online" helps to save time, perform bank operations safely and easily at any time, from anywhere, on any computer connected to Internet.

The system allows you to perform a wide range of banking operations, including getting information about your accounts, cards, loans and deposits; make transfers; authorize payments and etc. A complete list of operations is shown below. (See item 1.3)

"Technique Online" is absolutely secure. Safety of a branchless banking system is ensured by modern means of information security:

- All information is encrypted through a secure TLS (Transport Layer Security) protocol. During work in the system, a closed padlock icon must be displayed in the internet browser (in different browsers the icon may vary).
- The mechanism of cryptographic authentication of communicating parties ensures reliability of the authentication procedure. Nobody except the Customer will be able to perform an operation.
- All information is stored on the Bank's secure server, which means that all your personal information is protected by the Bank.

The "Technique Online" system is based on a universal solution for automating banking operations – Oracle FLEXCUBE Direct Banking, developed by the Oracle company, the largest developer of corporate software solutions. Oracle FLEXCUBE is present in more than 125 world countries and meets the most topical requirements and demands of corporate, retail and investment banking.

We hope that this Manual will help you to quickly operate the "Technique Online" system which will enable management of your finances directly from home or office and make your life easier.



Technique
Online





1. ACCESS TO THE “TECHNIQUE ONLINE” SYSTEM

First steps

All individuals and legal entities owning an account, including a card account, in “Bank Technique” OJSC are eligible to register in the system.

1.1 For registration in the system:

- Apply to the branch of the Bank, which serves your account.
- Complete the Application form for joining the “Technique Online” Internet Bank system, sign the service contract and closely read the user instructions.
- Within one business day you will be sent a User ID (to the indicated email) and passwords (to the indicated mobile phone), enabling your first-time log-in into the system and maintenance of transactions. That means that you have been granted access to the “Technique Online” system.
- For any inquiries regarding connection to the system and its operation, please, call: 131, (+99412) 447-77-44, (+99450) 447-77-44.

1.2 Necessary tools:

The following tools are required for operating the system:

- PC (laptop) with Windows or MacOS, access to Internet and one of the up-to-date Internet browsers.
- A mobile phone for receiving SMS (text messages) delivering a temporary password or one-time passwords (OTP), with the mobile phone number specified in the contract with the Bank.
- For token (key generator) holders: key fobs, produced by Bank Technique for generation of one-time passwords (OTP).
- For display-card holders: display-cards, produced by Bank Technique, which offers all the facilities of a bank card and generates one-time passwords.

Login to the system is performed at www.online.banktechnique.az. Always make sure that the URL in the browser window is correct and read the security recommendations.



1.3 Full list of banking operations in the “Technique Online” system:

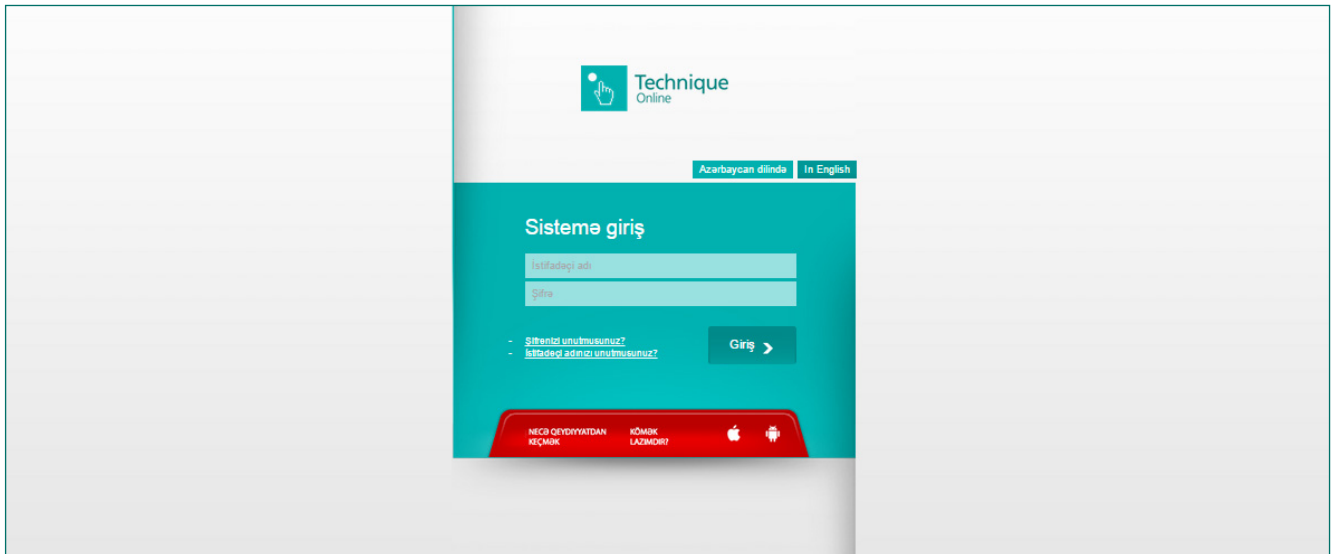
- Viewing and maintenance of existing bank accounts
 - Submission of detailed account statements
 - Viewing information on loans
 - Viewing loan history
 - Payments and transfers abroad
 - Payments and transfers within the country
 - Payment of VAT and other tax payments
 - Transfers between own accounts
 - Conversion operation
 - Transfers to accounts of other Bank customers
 - Creating and viewing of periodic payments and transfers
 - Transaction authorization
 - The ability to save transaction templates for further using
 - Viewing of information on existing card accounts
 - Obtaining extracts from bank accounts
 - Credit card payments
 - Activation/deactivation of the SMS-banking service
 - Blocking a card in case of loss or theft
 - Temporary card blocking
 - Regulation of the operations' limits
 - Obtaining information about ATM, branches and units' location and their contact details
 - Viewing exchange rates online
 - Obtaining information about held operations through a mobile phone or an e-mail
 - Confidential communication with the Bank
 - Viewing the status of operations
-



1.4 First time Log-in

During the first-time logging into the “Technique Online” system:

- Enter the URL **www.online.banktechnique.az** into the address bar of the browser window. A page requesting the User ID and Password for logging to the system will open.



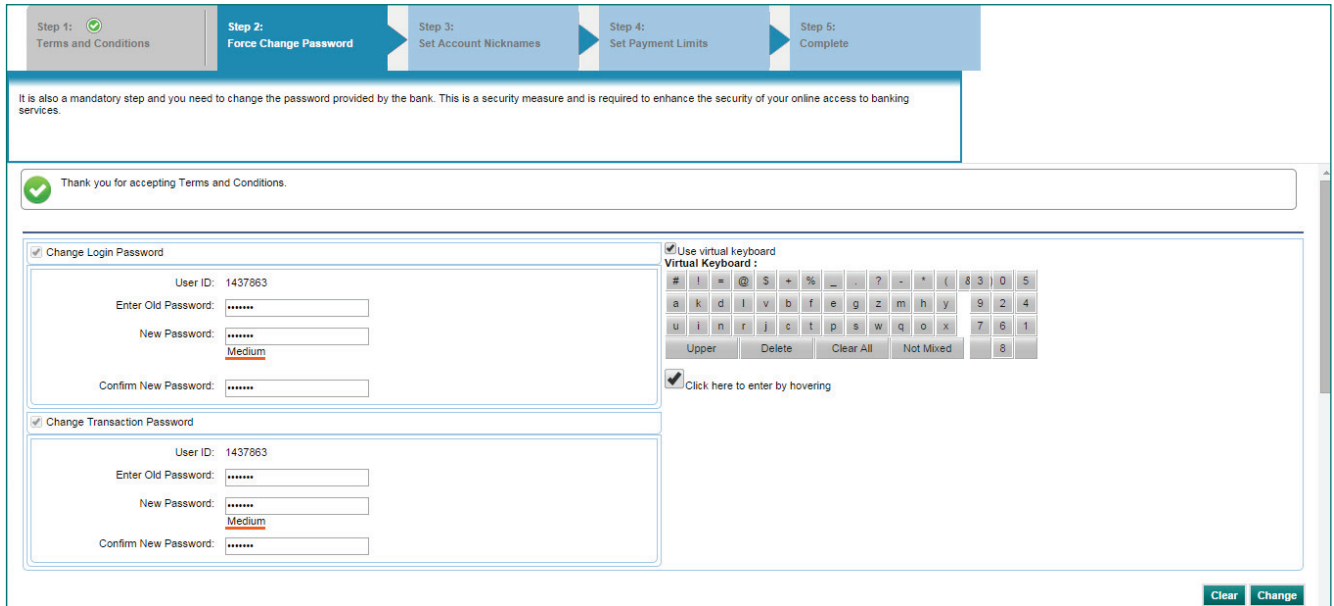
- Enter the User ID and temporary Password: the User ID has been sent to the email address indicated in the Application form. The temporary password has been sent via SMS (text message) to the mobile phone number indicated in the Application form.
- After logging into the system, read and accept the Terms of Service to continue working in the system.
- **Thereafter, on the page for password change you will have to:**
 1. Change the temporary password for initial login on your own, personal password. To change the password, you should fill in appropriate fields:
«Enter Old Password» (current password), «New Password», «Confirm New Password» and press «Change».

Important! Be extremely careful when entering your password. In accordance with security policy of the Bank, after entering 3 times in a row the wrong password your account will be locked. To unlock the account, you will have to contact the Bank's office.

2. Change the temporary password for making transactions («Transaction password») to your own, personal password. A temporary transaction password as well as a temporary password for initial login is sent via SMS to the mobile number indicated in the Application form. Legal persons may not conduct operations without entering the transaction password (For details See item 3.2). To change the password, you should fill in appropriate fields:
«Enter Old Password» (current password), «New Password», «Confirm New Password» and press «Change».

When creating a new password, strictly follow the Recommendations for password generation. (See item 10)

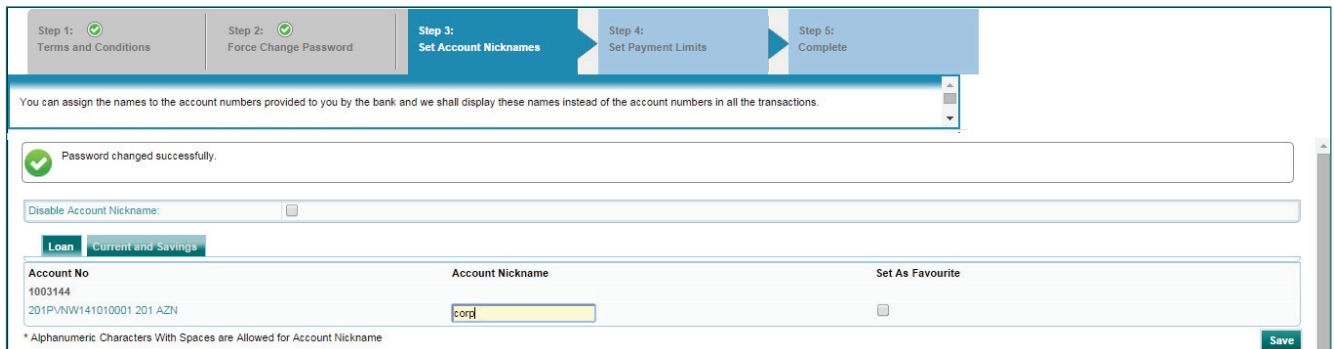
In order to ensure security, the Bank recommends that virtual keyboard be used. Otherwise, to use a physical keyboard, clear the tick from the box next to the “Use virtual keyboard” option.



The screenshot shows the 'Step 2: Force Change Password' screen. At the top, a progress bar indicates five steps: Step 1 (Terms and Conditions), Step 2 (Force Change Password), Step 3 (Set Account Nicknames), Step 4 (Set Payment Limits), and Step 5 (Complete). Below the progress bar, a message states: 'It is also a mandatory step and you need to change the password provided by the bank. This is a security measure and is required to enhance the security of your online access to banking services.' A green checkmark icon and the text 'Thank you for accepting Terms and Conditions.' are displayed. The main form area contains two sections: 'Change Login Password' and 'Change Transaction Password'. Each section includes a 'User ID' field (1437863), an 'Enter Old Password' field, a 'New Password' field, and a 'Confirm New Password' field. The 'New Password' fields show a strength indicator 'Medium'. To the right of these sections is a 'Use virtual keyboard' option, which is checked, and a 'Virtual Keyboard' interface. Below the keyboard is a checkbox 'Click here to enter by hovering' which is also checked. At the bottom right, there are 'Clear' and 'Change' buttons.

Upon completion of the Change Password operation, a notification about successful password change will be sent to your email address and mobile phone number.

- Then, the system will prompt you to enter a nickname for the Account (optional item, click «Skip» to continue). See item 8.1.1 for details.



The screenshot shows the 'Step 3: Set Account Nicknames' screen. The progress bar at the top shows Step 2 as completed and Step 3 as the current step. A message states: 'You can assign the names to the account numbers provided to you by the bank and we shall display these names instead of the account numbers in all the transactions.' Below this, a green checkmark icon and the text 'Password changed successfully.' are displayed. There is a 'Disable Account Nickname' checkbox. Below that, there are tabs for 'Loan' and 'Current and Savings'. The 'Current and Savings' tab is active, showing a table with columns 'Account No', 'Account Nickname', and 'Set As Favourite'. The table contains two rows: one for account number 1003144 and another for 201P/VNW141010001 201 AZN. The 'Account Nickname' for the second row is 'corp'. At the bottom left, a note states: '* Alphanumeric Characters With Spaces are Allowed for Account Nickname'. At the bottom right, there is a 'Save' button.

- Then, you can get acquainted with limits on the amount and number of transactions within the system and send a request for making changes to them (optional item, click «Skip» to continue). See item 8.1.3 for details.
- The next page will display a notification about successfully saved settings. When you click the “Continue” button, the session will be automatically interrupted and a page requiring User ID and Password will open to log into the system.



1.5 Further authorization

To enter the “Technique Online” system, the User ID and personal password must be entered. Then, the system will check the conformity of the Password to the User ID (authentication).

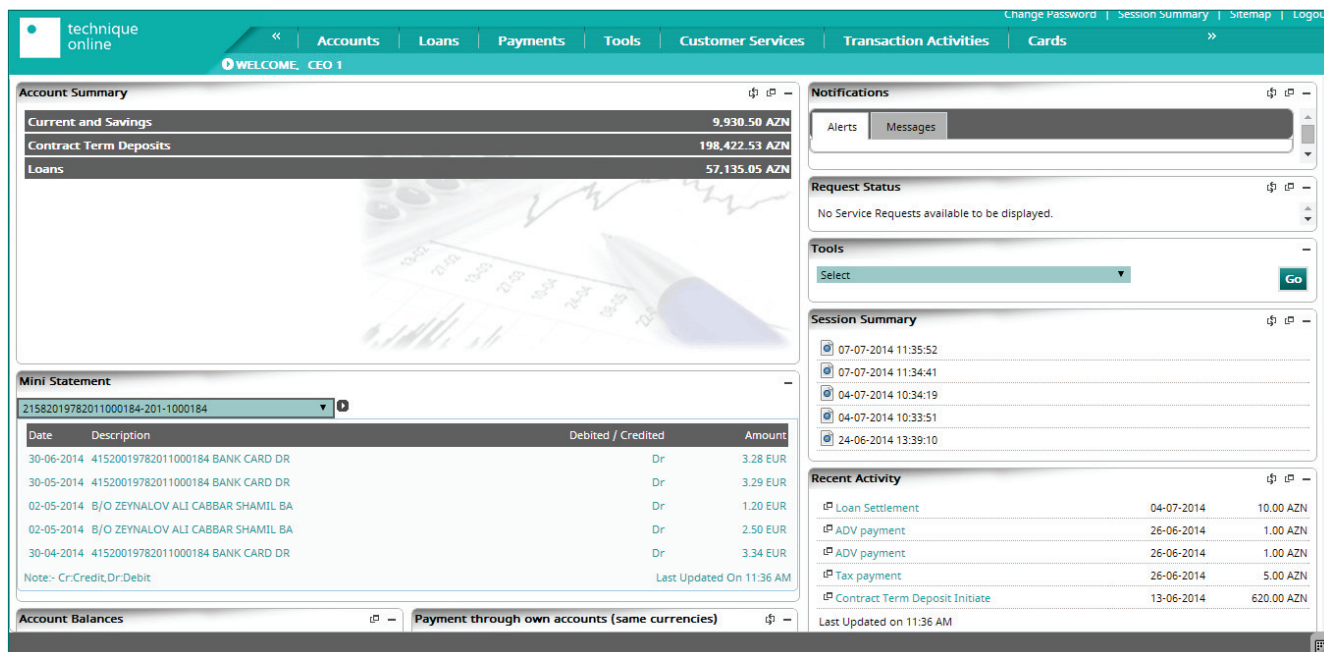
To ensure your security, the system employs a two-tier authentication process. Therefore, in order to start working in the system and view information regarding your bank accounts, a one-time password (OTP) must be entered. The one-time password is generated by a token or a display-card (6-digits code):

- Once you got a password generated via a token or a display-card, enter OTP into the appropriate field.

- If the password is correct, you will be automatically navigated to the home page of your profile in the system.
-

2. PERFORMANCE OF OPERATIONS IN THE "TECHNIQUE ONLINE" SYSTEM

2.1 Home page



technique online

WELCOME, CEO 1

Accounts | Loans | Payments | Tools | Customer Services | Transaction Activities | Cards

Change Password | Session Summary | Sitemap | Logout

Account Summary

Current and Savings	9,930.50 AZN
Contract Term Deposits	198,422.53 AZN
Loans	57,135.05 AZN

Mini Statement

21582019782011000184-201-1000184

Date	Description	Debited / Credited	Amount
30-06-2014	41520019782011000184 BANK CARD DR	Dr	3.28 EUR
30-05-2014	41520019782011000184 BANK CARD DR	Dr	3.29 EUR
02-05-2014	B/O ZEYNALOV ALI CABBAR SHAMIL BA	Dr	1.20 EUR
02-05-2014	B/O ZEYNALOV ALI CABBAR SHAMIL BA	Dr	2.50 EUR
30-04-2014	41520019782011000184 BANK CARD DR	Dr	3.34 EUR

Note:- Cr:Credit,Dr:Debit

Last Updated On 11:36 AM

Account Balances

Payment through own accounts (same currencies)

Notifications

Alerts | Messages

Request Status

No Service Requests available to be displayed.

Tools

Select

Go

Session Summary

- 07-07-2014 11:35:52
- 07-07-2014 11:34:41
- 04-07-2014 10:34:19
- 04-07-2014 10:33:51
- 24-06-2014 13:39:10

Recent Activity

Loan Settlement	04-07-2014	10.00 AZN
ADV payment	26-06-2014	1.00 AZN
ADV payment	26-06-2014	1.00 AZN
Tax payment	26-06-2014	5.00 AZN
Contract Term Deposit Initiate	13-06-2014	620.00 AZN

Last Updated on 11:36 AM

On the home page you can find widgets for easy and timely access to information on the status of the client's accounts (for details about settings of widgets, see item 8.1.4). The widget on the up left side displays operations requiring approval by the authorized person (for details see item 3.1). On the right side you can see the tools for communication with the Bank (for details see item 8.2).

The main menu items for legal entities are grouped in a square button at the low left corner of the screen (similar to the "Start" menu in the Windows operating system):

- Transaction activities
- Accounts
- Loans
- Payments
- Tools
- Customer Services
- Cards

After choosing the desired menu item (sub item), you will be redirected to the system page for making operations within selected section. For easy navigation in the menu, you can use the «Back» button (to go back for one level) and «Home» button (to return to the main menu).



2.2 General settings (In the top right corner of the home page)

2.2.1 Change password

In case you want to change the Login password or Transaction password, you should choose it from the drop-down menu and fill in the following fields: "Enter Old Password", "New Password", "Confirm New Password" and click the "Change" button.

When generating a password, strictly follow the "Recommendations for password generation". (See item 10).

To ensure security, the Bank recommends that virtual keyboard be used. Otherwise, to use a physical keyboard, clear the tick from the box next to the "Use virtual keyboard" option.

The password must be known to the Customer only. Never tell your password to anybody!

For security enhancement, it is recommended to change the password every 60 days. Upon expiration of the password's validity date, you will receive a notification about the necessity of changing the password.

2.2.2 Session summary

Here, you can track your activity in the "Technique Online" system. The page displays the list of all log-in sessions to the system. For detailed information about each session, click on "View session info".

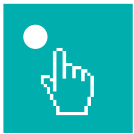
2.2.3 Site map

This page will help a Customer to see the full picture of the "Technique Online" system by presenting the full list of sections and pages of the interface. Additionally, this page enables quick access to a needed page.

2.2.4 Logout

It is strongly recommended to use the "Logout" menu for exiting the system.

For security purposes, sessions are interrupted after 15 minutes of idling after the latest action (such as transaction operations, choosing of menu items, etc.), and the Log-in page automatically opens for re-entering the system. In any case, work in the system is interrupted 30 minutes after log-in.



MAIN MENU

3. TRANSACTION ACTIVITIES

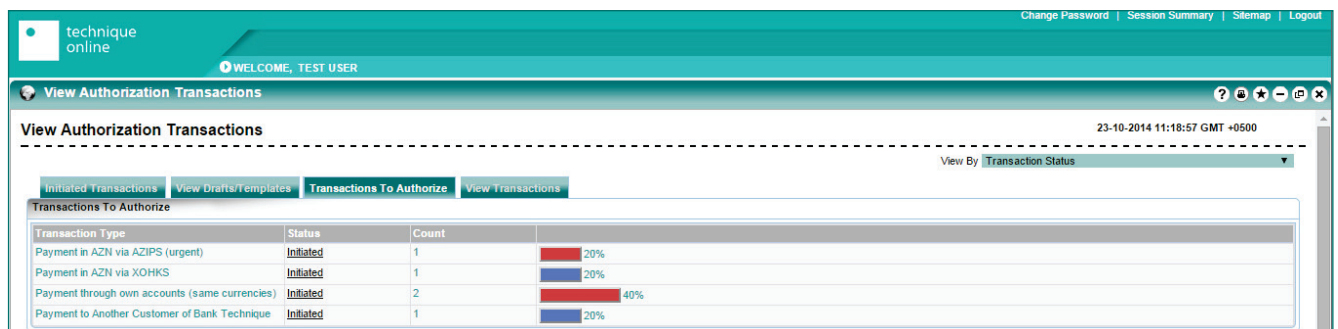
Brief Description: in this section you can view the status of executed transactions, authorize payments and transfers.

Why use it: to obtain information about the status of executed payments and transfers, confirm, cancel or send back for revision those transactions that require authorization.

3.1 Transaction Authorization

Depending on the organizational structure of enterprise, the «Technique Online» system offers functions that provide control capacity on the implementation of financial operations by the company's officials.

In this case, before transmitting of the transaction to the Bank's central system for subsequent execution, the system will require approval by the authorized person (usually the director). To browse transactions pending approval see the tab «Transactions to Authorize».



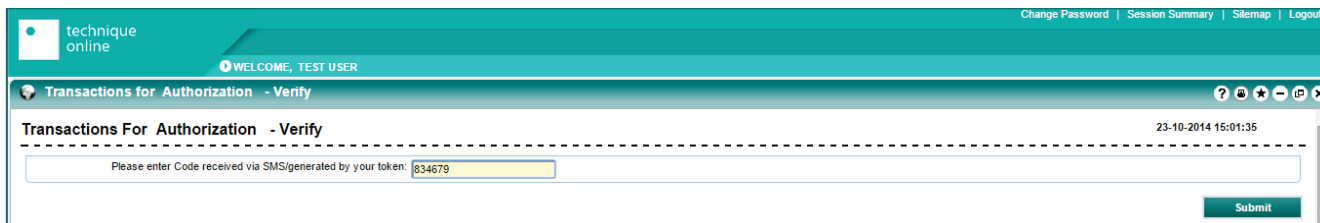
- To authorize a transaction: On the «Status» graph click on the link with the transaction status, then mark the checkbox on the left side and click «Authorize». You can choose multiple transactions simultaneously.
- To reject the transaction: you should choose it from the list (marking the checkbox on the left side) and click «Reject».
- To send the transaction to modify: the system's functions allow the authorized person to send the transaction to the initiator for completion. отправить транзакцию для доработки инициатору. You should choose it from the list (marking the checkbox on the left side) and click «Send to Modify».

None/All	EBanking Reference No.	Transaction Type	Transaction Status	Created On	Updated On	Created By	Updated By	Version	Template/Draft Name	Account Number	Transaction Amount	Value Date	Spec
<input type="checkbox"/>	165269847087157	Payment in AZN via AZIPS (urgent)	Initiated	21-10-2014 17:04:16	21-10-2014 17:04:16	7806143	7806143	1	165269847087157	35090119442011003144	AZN 4.00	22-10-2014	N

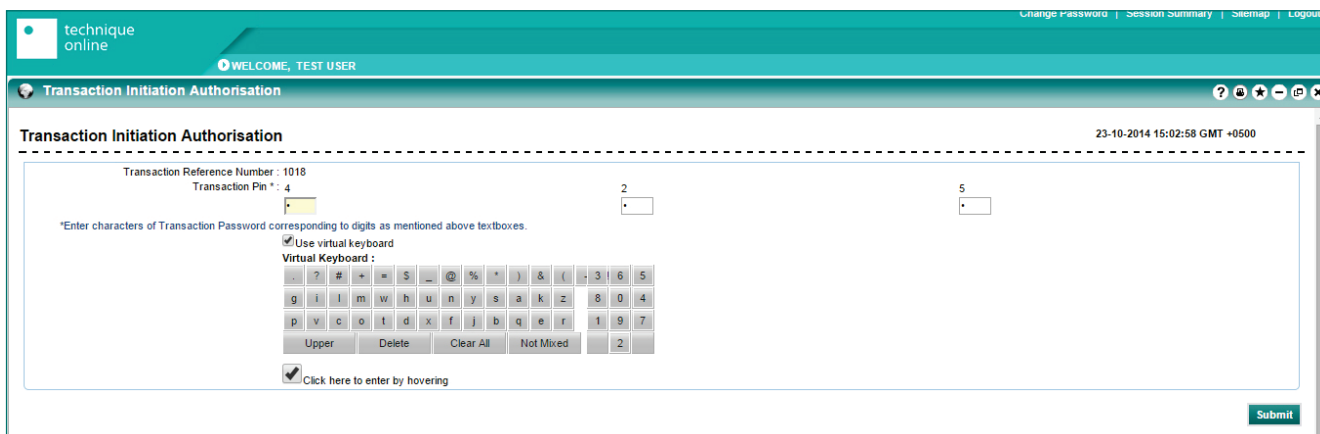
Note : Indicates Linked References.

Buttons: Authorize, Reject, Back

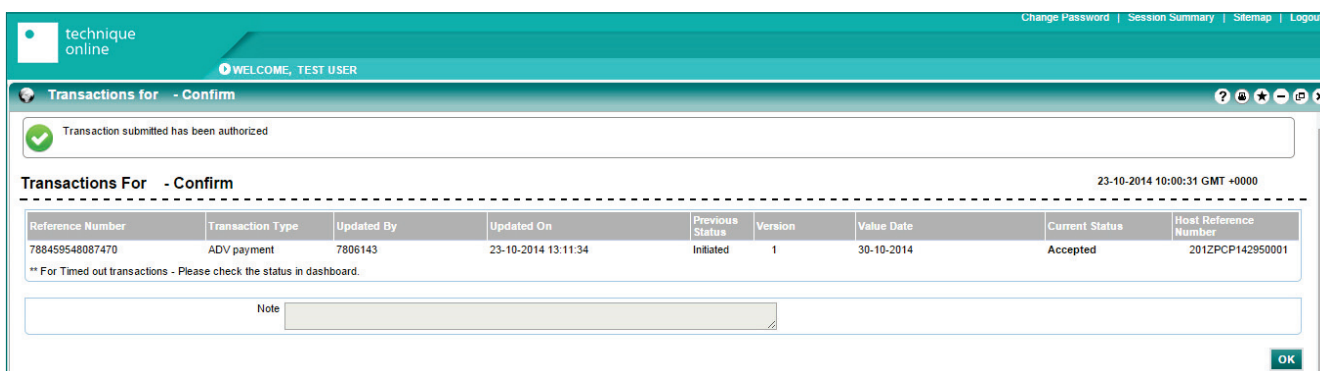
Thereafter, for the operation's security, enter a one-time password (OTP) which is generated by a token / a display-card (6-digits code).



As soon as you enter a valid OTP on the next page you will have to enter your transaction password. Note that the transaction password is being sent to the client during the procedures of registration in the «Technique Online» system (for details see item 3.2). This is another step to ensure security of your finances. Regarding this, the system will require you to enter not the whole password but only some of its characters, position of which will correspond to numbers above the fields (Example: If your password is Tech250 and numbers above the fields are 1,4 and 6, subsequently you will have to enter «T», «h» and «5»). Also, for security reasons, the Bank recommends you to use the virtual keyboard. Otherwise, to select a physical keyboard, uncheck to «Use virtual keyboard».



After this a notification of successful completion of the transaction will be displayed on the screen.



Reference Number	Transaction Type	Updated By	Updated On	Previous Status	Version	Value Date	Current Status	Host Reference Number
788459548087470	ADV payment	7806143	23-10-2014 13:11:34	Initiated	1	30-10-2014	Accepted	2012PCP142950001

The change of the transaction status will be displayed at the initiator's profile as well.

During the payment authorization you should differentiate profiles of system users: the initiator (the one who initiates a transaction) and authorizer (the one who authorized to confirm this transaction).



With such a mechanism, an Initiator can view the status of transactions initiated by him. At the same time, Authorizer views all the transactions waiting for his confirmation.

Remember that transactions which were initiated, but not authorized don't get to the Bank's central system!

When transaction was successfully initiated but was not authorized, the Initiator gets a notification of a successful operation, however, the system emphasizes that the transaction was initiated, but not authorized, what is indicated in the phrase «... has been initiated».

3.2 Transaction Password

As an additional step to ensure safety legal persons conducting transactions will be required to enter the Transaction Password as well. This combination of letters and numbers is sent to your mobile phone during your registration, and then you can easily change it in general settings. (See item 2.2.1)

It is impossible to complete an operation without entering the transaction password in case it was required by the system. Be careful and do not tell anyone your transaction password. At the slightest suspicion, change it, or use the block function. (See item 8.1.5)

Pay attention to the input form of the transaction password. The system will require you to enter not the whole password but only some of its characters, position of which will correspond to numbers above the fields (Example: If your password is Tech250 and numbers above the fields are 1,4 and 6, subsequently you will have to enter «T», «h» and «5»).

technique online

WELCOME, TEST USER

Transaction Initiation Authorisation

Transaction Reference Number : 1018
Transaction Pin * : 4

*Enter characters of Transaction Password corresponding to digits as mentioned above textboxes.

☒ Use virtual keyboard

Virtual Keyboard :

.	#	+	=	S	@	%	*)	&	(-	3	6	5	
g	i	l	m	w	h	u	n	y	s	a	k	z	8	0	4
p	v	c	o	t	d	x	f	j	b	q	e	r	1	9	7
Upper			Delete			Clear All			Not Mixed			2			

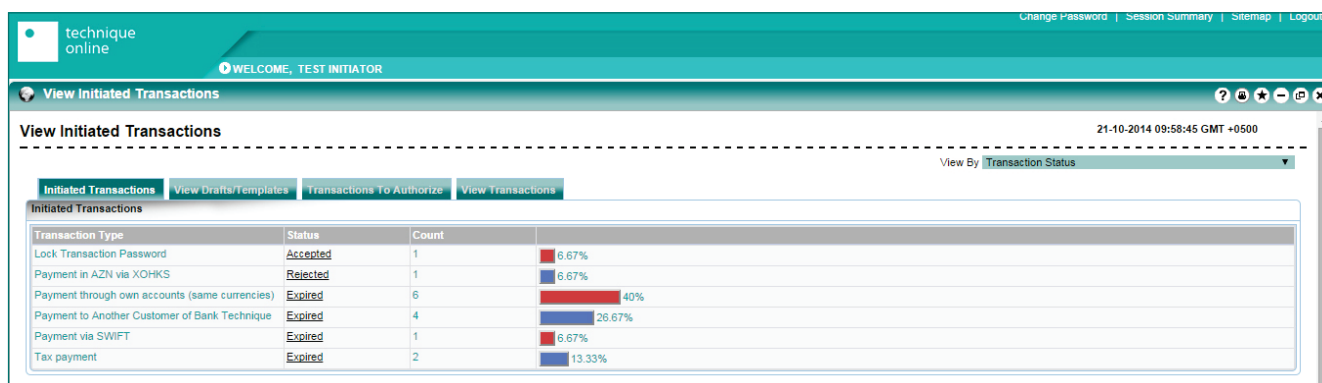
☒ Click here to enter by hovering

Submit

This unordinary input form is designed for better protection of your finances.

3.3 View transaction status

- At the top of the page, transactions can be sorted by choosing "View by: Transaction Status" or "View by: Transaction Currency".
- The "Initiated Transactions" tab shows the list of all the previously performed transactions and their status.
- The "View Draft/Template" tab displays the list of saved drafts and templates and indicates the transaction status. To view the details of drafts and templates, click on the link of the transaction status in the "Status" section.
- The "Transactions to Authorize" tab displays the list of transactions pending for approval. To view the details of drafts and templates, click on the link of the transaction status in the "Status" section.



1. To authorize a transaction: On the «Status» graph click on the link with the transaction status, then mark the checkbox on the left side and click «Authorize». You can choose multiple transactions simultaneously.

2. To reject the transaction: you should choose it from the list (marking the checkbox on the left side) and click «Reject».

3. To send the transaction to modify: the system's functions allow the authorized person to send the transaction to the initiator for completion. отправить транзакцию для доработки инициатору. You should choose it from the list (marking the checkbox on the left side) and click «Send to Modify».

The change of the transaction status will be displayed at the initiator's profile as well.

- The "View Transactions" tab displays the list of all transactions.
- The basic "transactions' statuses" are following:
 - Under Process:** The transaction is in the execution process.
 - Initiated:** The transaction initiated, but pending for approval
 - Accepted:** The transaction has passed the «Technique Online» system and is being processed by the Bank's central system.
 - Completed:** The transaction has passed the «Technique Online» system, has been completely processed by the Bank's central system and executed. All the processes and activities related to this transaction have been completed.
 - Rejected:** The transaction was rejected by the central system of the Bank. Move the cursor over the word "Rejected" – to view the cause of rejection.



4. ACCOUNTS

Brief description: reflects detailed information and statements from your accounts in Bank Technique, including information about deposits, assignment of nicknames to accounts, performing account balance in another currency equivalent.

What to use for: to obtain information about deposits, to have the most comprehensive information about accounts, such as account number, number of the contract on the basis of which the account was opened, and the account balance.

4.1 Deposits

4.1.1 Contract Term Deposit View

- For viewing deposit related information, choose the appropriate deposit account from the list.

Customer Id	Contract Number	Description	Currency	Current Balance
1003144	201DMSL141010003	Diger maliyya institutlarindan celb olunmus QMD M/V	AZN	1,000.00

- A dialogue window will appear with details about the specified deposit.

User Reference Details	
Customer Id: 1003144 Contract Number: 201DMSL141010003 Currency: AZN	Product Name: Diger maliyya institutlarindan celb olunmus QMD M/V Balance: 1,000.00

Deposit Details	
Deposit Branch: Emeliyyat Departamenti Maturity Date: 12-04-2015 Deposit Amount: 1,000.00 Interest Rate %: 8.00 Original Start Date: 11-04-2014	Source Account: 40060019442011003144 Interest Pay Plan: Bearing Outstanding Balance: 1,000.00 Rollover Count: 0

Interest Instructions	
Instructions: Account Transfer Account: 40060019442011003144	

Maturity Instructions	
Rollover Instructions: Rollover Not Allowed Account: 40060019442011003144	

- To return to the list of deposits, click the "Back" button.



4.2 Savings and Current Accounts

4.2.1 Account Activity

This operation is envisaged for obtaining an account statement.

For this:

- In the “Accounts activity” sub-menu, choose the required account from the drop-down menu and set the parameters for generation of a statement. The system offers sorting of the inquiry results by a certain time period, performed transactions and their types, or the transaction amount.
- Having chosen the search criteria, click “Submit” to see the requested information on the screen.

The following information will be displayed on the screen:

- Account number;
- Account currency;
- Opening balance;
- Closing balance.

The “Pages” section shows the number of pages in the report and enables transition from one page to another.

There is information about transactions at the bottom of the “Account activity” window:

- Transaction date;
- Value date - date of transaction valuation;
- Transaction Reference No;
- Description - classification of the transaction;
- Debit - the amount of transaction involving debit;
- Credit - the amount of transaction involving credit.



IMPORTANT: If an account transaction was performed on a non-business day, information about it will be displayed in the account statement for the soonest business day.

Download account activity statement:

This operation is envisaged for downloading an account statement to the customer's computer. By choosing the desired format (.pdf/.xls) from the drop-down menu at the bottom of the screen and clicking the "Download" button, you can save the loan activity history on your computer. By clicking the "Download" button you can save the detailed statement in the desired format.

Account Number		Account Currency		Opening Balance		Closing Balance					
35090009442011003144		AZN		99.55		102.55					
Pages : (1) 1											
Transaction Date		Value Date		Transaction Reference No.		Description		Debit		Credit	
27-08-2014		27-08-2014		201JRNE142390001		B/O CORPORATE USER BAKI.SH.BABAK.PR.16				3.00	
Select Download Format:								<div><div>CSV/Excel Format</div><div>Select Download Format---</div><div>CSV/Excel Format</div><div>PDF Format</div></div>			
								<div>Download</div>			

4.2.2 Account Details

This operation is envisaged for obtaining detailed information about the account.

For this:

- Go to the "Account Details" sub-menu and in the drop-down menu, choose the required account.
- After you click the "Submit" button, a page displaying the details of the selected account will open.

Displayed information:

- Name – name of the account owner;
- Opening date – the date, the account was opened;
- Account number;
- Account type (e.g., current);
- Account relationship – account owner's relation to the account (e.g., joint account);
- Account status;
- Branch number – the code of the branch (section) servicing the account;
- Product name;
- Account currency;
- Overdraft allowed – indicates presence ("Yes") / absence ("No") of a loan limit applied to the Customer's account.

The Balances page displays the following information about the account balance:

- Current balance;
- Amount on hold;
- Overdraft limit;
- Balance available;
- Minimum balance required;
- Net Available Balance for Withdrawal;
- Uncleared Funds.



4.3 Overall View

4.3.1 Account Summary

The page of the "Account Summary" sub-item displays general information about all of the Customer's accounts, the currency of each account and the available amounts. At the bottom of the page you can see the summarized balance of the accounts. To find out the balance of each account, use the drop-down menu on the right to choose the currency and confirm the operation by clicking the "Go" button. Thus, your accounts balances will be displayed in the chosen currency. Also, here the Customer is given a chance to assign nicknames to the accounts. A specific nickname for an account makes management of accounts easy, particularly if you have multiple accounts. It is quite hard to recognize the designation of an account by the account number, whereas nicknames promote recognition.

Account Summary 21-10-2014 10:12:52 GMT +0500

Total Portfolio Amount (AZN Equivalent) 5,191.00

Total Savings and Current Account (AZN Equivalent) :	2,000.00
Total Islamic Savings and Current Account (AZN Equivalent) :	0.00
Total Term Deposit Account (AZN Equivalent) :	0.00
Total Islamic Term Deposit Account (AZN Equivalent) :	0.00
Total Loan Account (AZN Equivalent) :	2,191.00
Total Islamic Finance Account (AZN Equivalent) :	0.00
Contract Term Deposits (AZN Equivalent) :	1,000.00

Choice of Account : All View equivalent balance in currency : AZN Go

Current and Savings

Account Description	Currency	Balance	Accounts
1003144-CORPORATE USER			
35090009442011003144	AZN	102.55	102.55
35090119442011003144	AZN	198.09	198.09
40013019442011003144	AZN	230.01	230.01
40060019442011003144	AZN	1,469.35	1,469.35
Total Savings and Current Account (AZN Equivalent)			2,000.00

Contract Term Deposits

Account Description	Currency	Current Balance	Equivalent Balance
1003144-CORPORATE USER			
35090009442011003144	AZN	102.55	102.55
35090119442011003144	AZN	198.09	198.09
40013019442011003144	AZN	230.01	230.01
40060019442011003144	AZN	1,469.35	1,469.35
Total Savings and Current Account (AZN Equivalent)			2,000.00

Contract Term Deposits

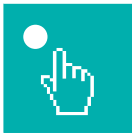
Account Description	Currency	Current Balance	Equivalent Balance
1003144-CORPORATE USER			
201DMSL141010003	AZN	1,000.00	1,000.00
Total Term Deposit Account (AZN Equivalent)			1,000.00

Loans

Account Description	Currency	Outstanding Loan Amount	Equivalent Balance
1003144-CORPORATE USER			
201PVNW141010001	AZN	2,191.00	2,191.00
Total Loan Account (AZN Equivalent)			2,191.00

Below are the examples of nicknames for accounts which will make them easily recognizable:

1. Salary
2. Savings
3. Corporate



5. LOANS

Brief description: to obtain of information about loans in Bank Technique.

What to use for: to find out the loan payment amount and the deadline for the payment, as well as other important information regarding loan products.

5.1 Loan Activity

This operation is envisaged for viewing and downloading the loan activity history.

Choose the appropriate loan agreement number from the drop-down menu and specify the criteria (parameters) for generating the history of loan activity. The System offers the option of filtering the results depending on the specified time period, performed transactions and their types.

Having entered the search parameters, click the “Submit” button to obtain the requested information on the screen.

The following information will be displayed:

Transaction Date, Description. In this column, PRINCIPAL Liquidation implies repayment of the principal loan amount, MAIN_INT Liquidation – repayment of interest amounts, and OD_INT Liquidation – payment of overdue interest amounts. Credit – shows the repaid amount.

technique online

WELCOME, TEST INITIATOR

Change Password | Session Summary | Sitemap | Logout

Loan Activity

21-10-2014 10:17:27 GMT +0500

Select Account*: 201P/NW141010001 AZN 0.00

Search By*: Previous 6 Months

From Date*: 01-04-2014

To Date*: 30-09-2014

Sort By*: Value Date

Sort Order*: Descending

*Dates specified are the value dates.
**Indicates mandatory field.
**Indicates mandatory if particular option is enabled.

Submit

Account Number	Account Currency
201P/NW141010001	AZN

Pages: (1) 1

Transaction Date	Value Date	Transaction Reference No.	Description	Debit	Credit
11-04-2014	11-04-2014	201ZTRF14101002F	PRINCIPAL	2,000.00	

--Select Download Format--

Excel Format

PDF Format

Download

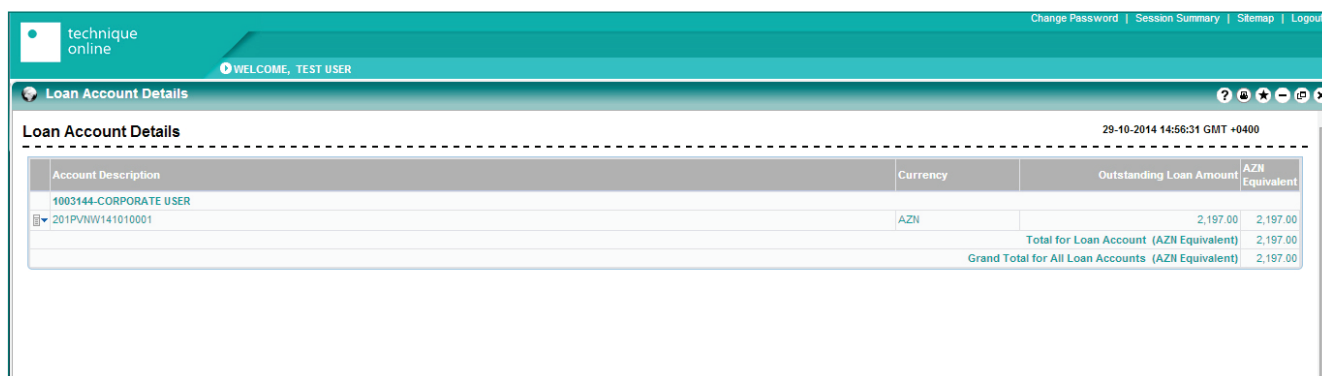
Downloading the information displayed on the screen

By choosing the desired format (.pdf/.xls) from the drop-down menu at the bottom of the screen and clicking the “Download” button, you can save the loan activity history on your computer.

5.2 Loan Details

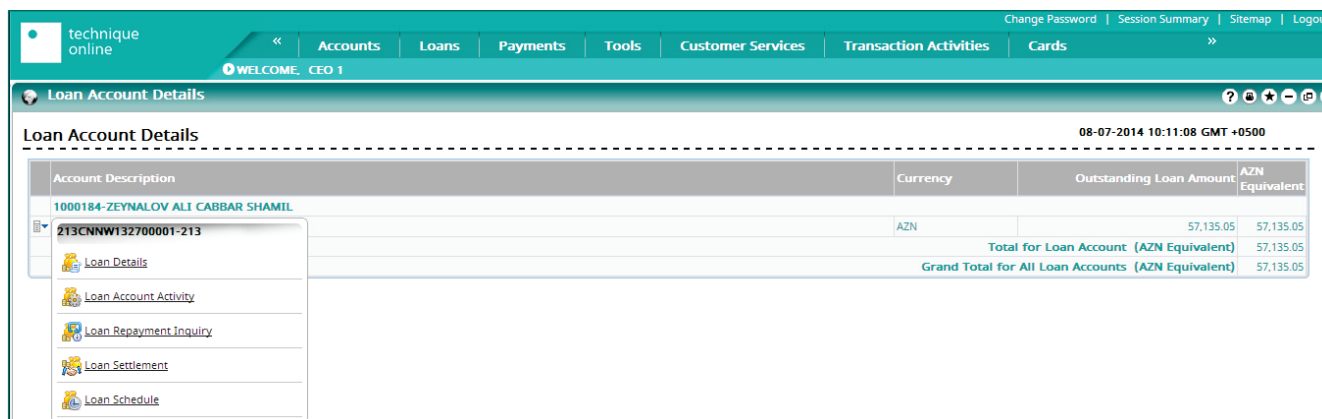
This operation is envisaged for obtaining detailed information about loans.

Navigate this page to open the list of a loan agreement, the currency of a loan and the outstanding amount.



Account Description	Currency	Outstanding Loan Amount	AZN Equivalent
1003144-CORPORATE USER			
201PVNW141010001	AZN	2,197.00	2,197.00
		Total for Loan Account (AZN Equivalent)	2,197.00
		Grand Total for All Loan Accounts (AZN Equivalent)	2,197.00

To obtain detailed information about one of the loans, click the drop-down menu on the left of the loan details and choose the "Loan Details" option.



Account Description	Currency	Outstanding Loan Amount	AZN Equivalent
1000184-ZEYNALOV ALI CABBAR SHAMIL			
213CNNW132700001-213	AZN	57,135.05	57,135.05
		Total for Loan Account (AZN Equivalent)	57,135.05
		Grand Total for All Loan Accounts (AZN Equivalent)	57,135.05

A new page will open to display all the information about the specified loan:

- The page displaying the general information about the loan is divided into three segments.

Account Details – this segment displays general information about the loan:

Customer ID – the Customer's 7-digit ID number, Account Number – the number of the loan agreement, Currency – name of the currency, Loan Tenure – term of the loan, Product Name – type of the loan.

Loan Details – this segment displays the following loan details:

Opening Date – the loan issuance date; Maturity date – loan expiration date; Disbursed Loan Amount; Interest Rate; Principal Penalty Rate; Amount Paid Till Date; Interest Repayment Frequency; Principal Repayment Frequency.



Outstanding Loan Details:

Principal balance – remaining loan amount; Interest Amount Still to be paid; Overdue Interest Still to be paid; Final Settlement Amount; Next installment Date; Next installment Amount; Installment Arrears; Loan Outstanding – the outstanding amount of principal loan and calculated interest.

technique online | WELCOME, TEST INITIATOR | 21-10-2014 10:20:28 GMT +0500

Loan Account Details

Account Details

Customer Id: 1003144	Loan Tenure: 23 Months 30 Days
Account Number: 201P/NW141010001	Product Name: Özel müessisslere
Currency: AZN	

Loan Details

Opening Date: 11-04-2014	Maturity Date: 10-04-2016
Interest Rate: 18.00 %	Disbursed Loan Amount: 2,000.00
Amount Paid Till Date: 0.00	Principal Penalty Rate: 18.00 %
Interest Repayment Frequency: Monthly	Principal Repayment Frequency: One Time Payment

Outstanding Loan Details

Principal Balance: 2,000.00	Interest Amount Still to be paid: 191.00
Overdue Interest still to be paid: 0.00	Next Installment Amount: 30.00
Next Installment Date: 11-05-2014	Loan Outstanding: 2,191.00
Installment Arrears: 180.00	

[Back](#) [Loan Activity](#)

To return to the list click the "Back" button or view Loan history by clicking the "Loan Activity" button (See item 5.1).

5.3 Loan Repayment Inquiry

This operation is envisaged for a quick inquiry about loan repayment. The search criteria include repaid amounts, time periods of repayment and credit contract number.

technique online | WELCOME, TEST INITIATOR | 21-10-2014 10:22:35 GMT +0500

Loan Repayment Inquiry

Loan Account:

Repaid Amount:

Repayment From Date:

Repayment To Date:

[Submit](#)

To perform this operation:

- Choose the appropriate number of the loan agreement from a drop-down menu and enter the repaid amount and the starting date for search.
- Click "Submit" to confirm and another page will open to display information about the date of repayment and the repaid amount. For detailed information about the designation of the payment, click on the loan agreement number.

5.4 Loan Schedule

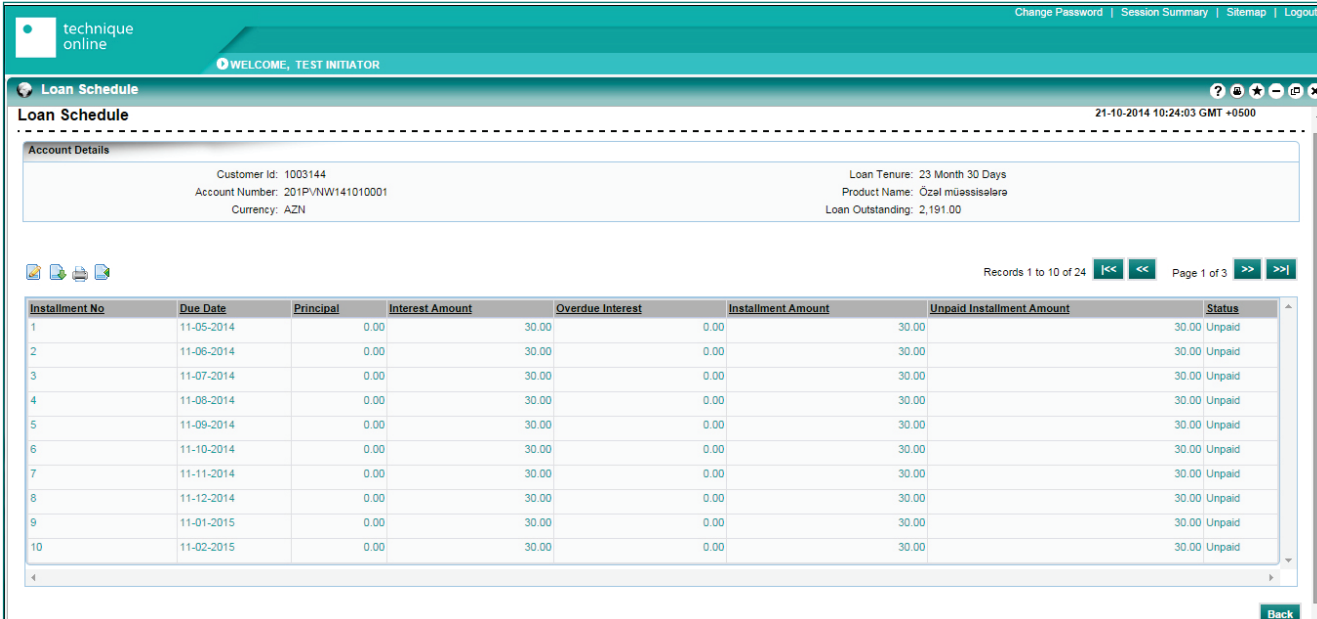
The operation is envisaged for viewing the loan (repayment) schedule.

Перейдя на страницу, выберите из списка один из кредитных договоров для просмотра графика платежей. На новой странице откроется полный детализированный график погашения кредита (как осуществленные, так и будущие платежи). В колонке "Status" (Статус) отображается информация о платежах – «Paid» (Оплачено) и «Unpaid» (Неоплачено).

You necessarily should make a payment before the payment deadline, indicated in the chart.

For editing the schedule on the screen, downloading it to your computer in different formats or printing it out, use the icons at the top of the page.

Note: Every page displays up to 10 records.



technique online

WELCOME, TEST INITIATOR

Change Password | Session Summary | Sitemap | Logout

Loan Schedule

21-10-2014 10:24:03 GMT +0500

Account Details

Customer Id: 1003144
Account Number: 201P/NW141010001
Currency: AZN

Loan Tenure: 23 Month 30 Days
Product Name: Özel müəssisələrə
Loan Outstanding: 2,191.00

Records 1 to 10 of 24

Installment No	Due Date	Principal	Interest Amount	Overdue Interest	Installment Amount	Unpaid Installment Amount	Status
1	11-05-2014	0.00	30.00	0.00	30.00	30.00	Unpaid
2	11-06-2014	0.00	30.00	0.00	30.00	30.00	Unpaid
3	11-07-2014	0.00	30.00	0.00	30.00	30.00	Unpaid
4	11-08-2014	0.00	30.00	0.00	30.00	30.00	Unpaid
5	11-09-2014	0.00	30.00	0.00	30.00	30.00	Unpaid
6	11-10-2014	0.00	30.00	0.00	30.00	30.00	Unpaid
7	11-11-2014	0.00	30.00	0.00	30.00	30.00	Unpaid
8	11-12-2014	0.00	30.00	0.00	30.00	30.00	Unpaid
9	11-01-2015	0.00	30.00	0.00	30.00	30.00	Unpaid
10	11-02-2015	0.00	30.00	0.00	30.00	30.00	Unpaid

Back

To go back to the list of loans, click the "Back" button.



6. PAYMENTS

Brief description: transferring of amounts to accounts both within the Bank, and in other banks, local or foreign.

What to use for: to transfer funds to individuals and legal entities, both within the Bank and to other banks, pay taxes and VAT, make cashless conversion operations, make payments, as well as periodic payments, settle loans and replenish deposits in a cashless basis.

6.1 Recurring Transfer and Payments

The section is designed for viewing and canceling of previously created standing instruction. The creation of a standing instruction occurs during the operation of a payment creation.

6.1.1 Standing Instruction View

To view a previously created standing instruction or payment on the «Standing Instruction View» page from the drop-down menu select the needed account, type of payment and specify the parameters of the search (if the parameters are not set, the system will display all the standing instructions of the selected account).

- After setting the search parameters, click «Submit» to display the requested information.
- To see the detailed information choose the needed standing instruction by clicking on the appropriate number of the order of payment.

6.1.2 Standing Instruction Cancellation

To cancel the previously created standing instruction, on the «Standing Instruction Cancellation» page from the drop-down menu select the needed account, type of payment and specify the parameters of the search (if the parameters are not set, the system will display all the periodic transfers of the selected account).

- After setting the search parameters, click «Submit» to display the requested information.
- To see the detailed information choose the needed standing instruction by clicking on the appropriate number of the order of payment.
- Press «Confirm» button for cancellation of the standing instruction, otherwise press «Change» to change the data.

In case you press the "Confirm" button, ensure transaction security by entering the one-time password generated by a token/ display card (6-digits code).



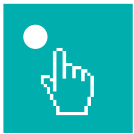
6.2 Foreign Transfer

6.2.1 Payment via SWIFT


This operation is designated for transferring amounts to accounts opened in banks abroad. When the “Make new payment” page opens, you will be able to enter and save in the system the information about the beneficiary (it is also recommended to use this option if money transfers to this beneficiary may repeatedly occur in the future). Thus, when requesting a payment transaction to this beneficiary, there will be no need to enter repeatedly re-enter all of the information: choosing the beneficiary from the offered list is sufficient. For this purpose, choose the “Add Beneficiary by clicking here” option and fill in data for future use. Otherwise, if it is a one-time payment, just fill in the data about the beneficiary into the “Beneficiary Details” segment. (See item 6.6 for rules of filling in the beneficiary blank).

The screenshot shows the 'Payment via SWIFT' interface. At the top, there's a header with 'technique online' and navigation links like 'Change Password', 'Session Summary', 'Sitemap', and 'Logout'. Below the header, a green bar contains 'WELCOME, TEST INITIATOR'. The main form area is titled 'Payment Via SWIFT' and includes a timestamp '21-10-2014 14:15:44 GMT +0500'. The form is divided into several sections: 'Payment To' with a search bar and 'Existing Template'/'Make New Payment' buttons; 'Source Account' with a dropdown; 'Beneficiary Details' with fields for Name, Account Number, and three additional details; 'Beneficiary Bank Details' with fields for SWIFT Code, Bank Name, Bank Address, City, and Country; 'Payment Details' with fields for Transfer Amount, Transfer Currency, and 'Pay Now'/'Pay later' options; 'Other Details' with fields for Payment Details 1-4; and 'Other Details' at the bottom with 'Correspondence Charges' and 'Template Access Type'. At the bottom right, there are buttons for 'View Limits', 'Save as Draft', 'Save as Template', and 'Initiate'.

To repeat a transaction, in case you have a saved template/draft, choose the “Existing Template” item and follow the instructions. (See item 6.7)



To perform the operation:

- Choose the account from which the amount will be transferred. The drop-down menu will display the accounts which can be used for the transaction.
- For entering the beneficiary's details, use the  button or fill in the data manually.
- Fill in the transfer amount and choose the currency in the drop-down menu.
- If you want the payment to be executed on a future date rather than immediately, use the "Pay Later" option instead of "Pay Now", and specify the needed date in the drop-down calendar. Besides, you can set the parameters of a standing instruction. For this, select the «Setup Standing Instruction» option and then, in the opened below «SI Details» dialog box select the frequency of payment, the date of the first transfer and the expiration date from the drop-down menu.
- Specify the designation of the payment in the following field: Payment Details 1 - Payment Details 4 (a total of 4 fields, in the first of which the payment designation is chosen from a drop-down menu, while the other three fields can be filled in manually).
- The operation Initiator may restrict viewing of created templates / drafts. In order to do this in the Template Access Type item choose «Private» from the drop down menu. For opening access to created templates / drafts for other authorized persons of your company (employees with access to the Technique Online» system) choose «Public» from the drop down menu.
- Choose one of the options to continue. (See item 6.5).

6.3 Within country

This operation is envisaged for money transfers to accounts opened in local, Azerbaijan banks.

6.3.1 ADV Payment (VAT payment)

6.3.2 Payment in foreign currency to another local banks (only to the local banks with which corresponding accounts already exist)

6.3.3. Payment in AZN via XOHKS

6.3.4 Tax payment

6.3.5 Payment in AZN via AZIPS


When the "Make new payment" page opens, you will be able to enter and save in the system the information about the beneficiary (it is recommended to use this option if money transfers to this beneficiary may repeatedly occur in the future). Thus, when requesting a payment transaction to the same beneficiary, there will be no need to enter repeatedly re-enter all of the information: choosing the beneficiary from the offered list is sufficient). For this purpose, choose the "Add Beneficiary by clicking here" option and fill in data for future use. Otherwise, if it is a one-time payment, just fill in the data about the beneficiary into the "Beneficiary Details" segment. (See item 6.6 for rules of filling in the beneficiary blank).



The screenshot shows the 'Payment in Foreign Currency to Another Local Banks' form. At the top, there's a header with 'technique online' and a 'WELCOME, TEST INITIATOR' message. The form title is 'Payment in Foreign Currency To Another Local Banks' with a timestamp '21-10-2014 14:21:23 GMT +0500'. The form is divided into several sections: 'Payment To' with a link 'New payment? Add Beneficiary by clicking here' and radio buttons for 'Existing Template' and 'Make New Payment'; 'Source Account' with a dropdown menu; 'Beneficiary Details' with fields for 'Beneficiary Name/Institution*' and 'Beneficiary Account*'; 'Beneficiary Bank Details' with a field for 'Beneficiary Bank*'; 'Payment Details' with fields for 'Transfer Amount*', 'Transfer Currency*', and radio buttons for 'Pay Now' and 'Pay later'; and 'Other Details' with fields for 'Payment Details1*', 'Payment Details2', 'Payment Details3', 'Payment Details4', and a 'Template Access Type' dropdown. At the bottom right, there are buttons: 'View Limits', 'Save as Draft', 'Save as Template', and 'Initiate'.

To repeat a transaction, in case you have a saved template/draft, choose the “Existing Template” item and follow the instructions. (See item 6.7)

To perform the operations:

- Choose the account from which the amount will be transferred. The drop-down menu will display the accounts which can be used for the transaction. If the list doesn't include the needed Bank, use the “Payment via SWIFT” option.
- For entering the beneficiary's details, use the  button or fill in the data manually.
- Fill in the transfer amount.
- If you want the payment to be executed on a future date rather than immediately, use the “Pay Later” option instead of “Pay Now”, and specify the needed date in the drop-down calendar. Besides, you can set the parameters of a standing instruction. Note: this option available for some transactions. For this, select the «Setup Standing Instruction» option and then, in the opened below «SI Details» dialog box select the frequency of payment, the date of the first transfer and the expiration date from the drop-down menu.
- Specify the designation of the payment.
- The operation Initiator may restrict viewing of created templates / drafts. In order to do this in the Template Access Type item choose «Private» from the drop down menu. For opening access to created templates / drafts for other authorized persons of your company (employees with access to the Technique Online» system) choose «Public» from the drop down menu.
- Choose one of the options to continue. (See item 6.5).

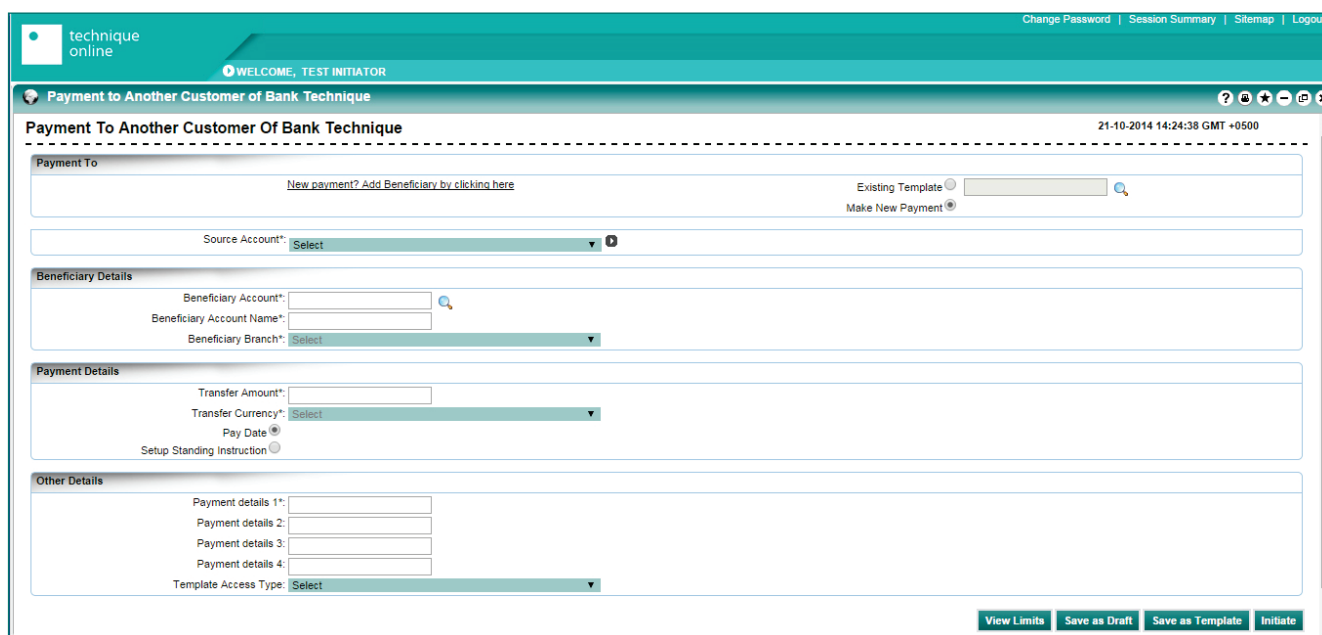
Note: If the beneficiary's name is not indicated in the “Beneficiary bank name” list, the transaction is performed as “Payment via SWIFT”.

6.4 Within Bank

This operation is envisaged for money transfers between your accounts in Bank Technique and for money transfers to other customers' accounts in the Bank, as well as for performing foreign exchange transactions.

6.4.1 Payment to Another Customer of Bank Technique (Перевод на счета других клиентов Банка)

A transaction from your accounts to the accounts of Bank Technique customers will enable money transfers in various currencies to other customers of the Bank.




The screenshot shows the 'Payment to Another Customer of Bank Technique' interface. At the top, there's a header with 'technique online' and navigation links like 'Change Password', 'Session Summary', 'Sitemap', and 'Logout'. Below the header, a 'WELCOME, TEST INITIATOR' message is displayed. The main form area is titled 'Payment To Another Customer Of Bank Technique' and includes a timestamp '21-10-2014 14:24:38 GMT +0500'. The form is divided into several sections: 'Payment To' with a link 'New payment? Add Beneficiary by clicking here' and an 'Existing Template' search field; 'Source Account*' with a dropdown menu; 'Beneficiary Details' with fields for 'Beneficiary Account*', 'Beneficiary Account Name*', and 'Beneficiary Branch*'; 'Payment Details' with fields for 'Transfer Amount*', 'Transfer Currency*', 'Pay Date', and a 'Setup Standing Instruction' checkbox; and 'Other Details' with four 'Payment details' input fields and a 'Template Access Type' dropdown. At the bottom right, there are buttons for 'View Limits', 'Save as Draft', 'Save as Template', and 'Initiate'.

When the “Make new payment” page opens, you will be able to enter and save in the system the information about the beneficiary (it is recommended to use this option if money transfers to the same beneficiary may repeatedly occur in the future). Thus, when requesting a payment transaction to the same beneficiary, there will be no need to enter repeatedly re-enter all of the information: choosing the beneficiary from the offered list is sufficient). For this, choose the “Add Beneficiary by clicking here” option and fill in data for future use. Otherwise, if it is a one-time payment, just fill in the data about the beneficiary into the “Beneficiary Details” segment. (See item 5.6 for rules of filling in the beneficiary blank).

To repeat a transaction, in case you have a saved template/draft, choose the “Existing Template” item and follow the instructions. (See item 6.7)

To perform the operation:

- Choose the account from which the amount will be transferred. The drop-down menu will display the accounts which can be used for the transaction.
- For entering the beneficiary's details, use the  button or fill in the data manually.
- Enter the transfer amount. Besides, you can set the parameters of a standing instruction. For this, select the «Setup Standing Instruction» option and then, in the opened below «SI Details» dialog box select the frequency of payment, the date of the first transfer and the expiration date from the drop-down menu.
- Specify the designation of the payment.

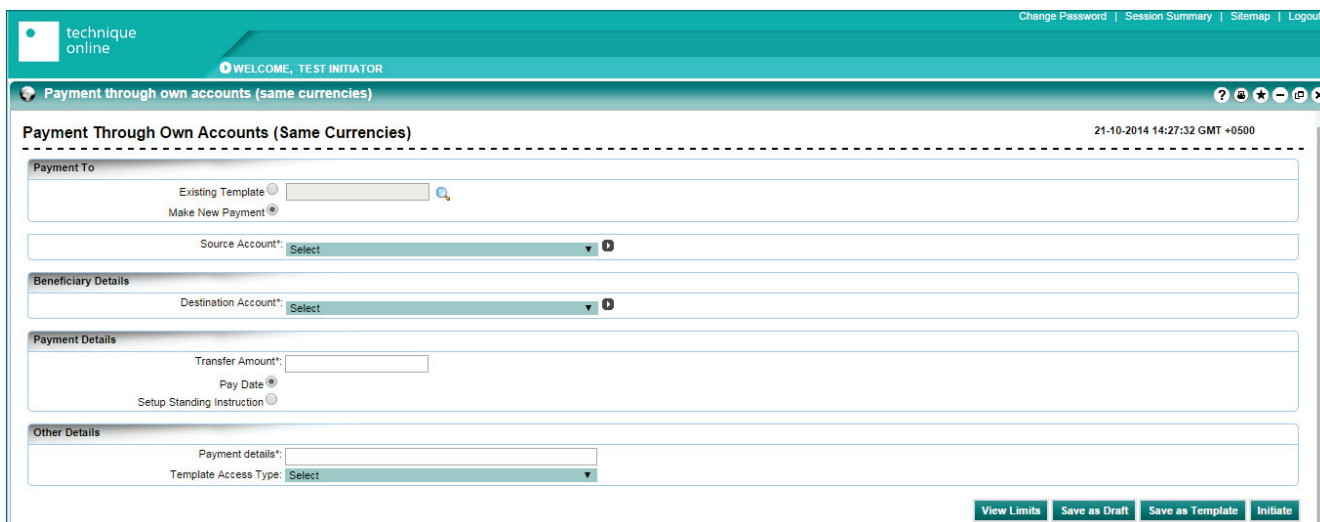
- The operation Initiator may restrict viewing of created templates / drafts. In order to do this in the Template Access Type item choose «Private» from the drop down menu. For opening access to created templates / drafts for other authorized persons of your company (employees with access to the Technique Online» system) choose «Public» from the drop down menu.
- Choose one of the options to continue.

Payment through own accounts

Money transfers between your accounts in the Bank enable quick and easy movement of amounts from one account to another, as well as performance of foreign exchange transactions.

To repeat a transaction, in case you have a saved template/draft, choose the “Existing Template” item and follow the instructions. (See item 6.7).

6.4.2 Payment through own accounts (same currencies)



- Choose the account from which the amount should be transferred. The drop-down menu will display the accounts which can be used for the transaction.
- Choose the destination account to which the money should be transferred. The drop-down menu will display the accounts which are suitable for receipt transactions.
- Fill in the amount of transfer. Besides, you can set the parameters of a standing instruction. For this, select the «Setup Standing Instruction» option and then, in the opened below «SI Details» dialog box select the frequency of payment, the date of the first transfer and the expiration date from the drop-down menu.
- Specify the designation of the payment.
- The operation Initiator may restrict viewing of created templates / drafts. In order to do this in the Template Access Type item choose «Private» from the drop down menu. For opening access to created templates / drafts for other authorized persons of your company (employees with access to the Technique Online» system) choose «Public» from the drop down menu.
- Choose one of the options to continue. (See item 6.5).



6.4.3 Payment through own accounts (exchange)

- Choose the account from which the amount will be transferred. The drop-down menu will display the accounts which can be used for the transaction.
- Choose the account to which the money should be transferred. The drop-down menu will display the accounts which are suitable for receipt transactions.
- Enter the transferred amount.

When transactions are made between accounts of different currencies, the screen will show two fields for entering the amount. Depending on the purpose of the transfer, enter the amount into one of the fields: if the amount is entered into the upper field (Source Account Amount), the specified amount will be withdrawn from your disbursement account (indicated in the "Source Account" field). If you need to receive a certain amount to your receiving account (indicated in the "Destination Account" field), enter the intended amount into the lower window (Destination Account Amount).

(Example: If you need to buy USD for 100 AZN, the AZN account should be chosen in the Source Account field, while your USD account should be chosen in the "Destination Account" field, and the "Source Account Amount" must enter 100 AZN. Meanwhile, the "Destination Account Amount" field must remain blank. If you need to buy 100 USD for manats, choose the AZN account in the "Source Account" field and enter the 100 USD amount into the "Destination Account Amount" field. Meanwhile, the "Source Account Amount" field should remain blank.)

- Specify the designation of the payment.
- The operation Initiator may restrict viewing of created templates / drafts. In order to do this in the Template Access Type item choose «Private» from the drop down menu. For opening access to created templates / drafts for other authorized persons of your company (employees with access to the Technique Online» system) choose «Public» from the drop down menu.
- Choose one of the options to continue. (See item 6.5).



6.5 Payment initiation

Payment details 3*: Select
Template Access Type: Select
View Limits Save as Draft Save as Template Initiate

- Click the "Initiate" button to initiate the process. A window displaying the entered data opens for user's confirmation. If the data is correct, click "Confirm", otherwise, click "Change" to correct the data. Once you have confirmed all the entered data by clicking "Confirm", ensure transaction security by entering the one-time password (OTP) generated by a token/ display card (6-digits code).

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WELCOME, TEST INITIATOR
Payment through own accounts (same currencies) - Verify
Payment Through Own Accounts (Same Currencies) - Verify
Please enter Code received via SMS/generated by your token:
Change Confirm

As soon as you enter a valid OTP on the next page you will have to enter your Transaction password. Note that the transaction password is being sent to the client during the procedures of registration in the «Technique Online» system (for details see item 3.2). This is another step to ensure security of your finances. Regarding this, the system will require you to enter not the whole password but only some of its characters, position of which will correspond to numbers above the fields (Example: If your password is Tech250 and numbers above the fields are 1,4 and 6, subsequently you will have to enter «T», «h» and «5»).

Transaction Reference Number : 1018
Transaction Pin * : 4
*Enter characters of Transaction Password corresponding to digits as mentioned above textboxes.
☒ Use virtual keyboard
Virtual Keyboard :
[Grid of characters: ., #, %, &, (,), *, +, -, 0, 1, 2, 3, 4, 5, 6, 7, 8, 9, a, b, c, d, e, f, g, h, i, j, k, l, m, n, o, p, q, r, s, t, u, v, w, x, y, z, space, comma, semicolon, colon, double quote, single quote, backslash, forward slash, asterisk, hash, dollar, percent, ampersand, at, tilde, underscore, equals, greater than, less than, plus, minus, multiply, divide, backspace, tab, enter, escape, arrow keys, function keys, and a numeric keypad with digits 0-9 and symbols like \$, %, &, @, #, <, >, =, +, -, *, /, ~, !, @, #, \$, %, ^, &, *].
☒ Click here to enter by hovering
Submit

Also, for security reasons, the Bank recommends you to use the virtual keyboard. Otherwise, to select a physical keyboard, uncheck to «Use virtual keyboard».

After this a notification of successful completion of the transaction will be displayed on the screen.



technique online Change Password | Session Summary | Sitemap | Logout

WELCOME, TEST INITIATOR

Payment through own accounts (same currencies) - Confirm

Transaction submitted for Payment through own accounts (same currencies) having reference 938029551086929 has been Initiated

Payment Through Own Accounts (Same Currencies) - Confirm 21-10-2014 14:35:03 GMT +0500

Source Account: 35090009442011003144 201 1003144

Beneficiary Details
Destination Account: 35090119442011003144 201 1003144

Payment Details
Transfer Amount: 1.00 AZN
Setup Standing Instruction :

SI Details
SI Execution Frequency: Weekly
First Execution Date: 23-10-2014
Expiry Date: 19-11-2014

Other Details
Payment details: odeme
Template Access Type:

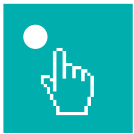
OK

Remember that transactions which were initiated, but not authorized don't get to the Bank's central system!

When transaction was successfully initiated but was not authorized, the Initiator gets a notification of a successful operation, however, the system emphasizes that the transaction was initiated, but not authorized, what is indicated in the phrase «... .has been initiated».

- Click on the "Save as Template" button to save the money transfer transaction process as a template for future transactions of similar nature.
- Click on the "Save as Draft" button to save the transaction process as a draft.
- The Bank has set a limit for maximal amount of payments and transfers in the system per day. Click the "View Limits" button to check the daily limit for the money transfer transaction. The daily limit applies within 24 hours since the moment of transaction performance. When performing transactions in foreign currency, the amount is converted into manats (AZN) on the basis of the current exchange rate of Bank Technique.

You can also click the "Change Limits" button to navigate to the page designed for sending to the Bank an application for changing the existing limits. (See item 6.8).




6.6 Beneficiary Maintenance

In this section, a user can create, modify, or delete the data of the beneficiary (customer information of the recipient).

To create the data of the beneficiary:

From the drop-down menu select the type of transaction and click «Create Beneficiary Template» button. If you select «Add Beneficiary by clicking here» option, then during processing of a new payment your actions will begin from the following step.

On the next page, enter the requested data:

- Beneficiary ID - in this field a short name of the recipient (nickname) is indicated.
- Beneficiary name – the name of the beneficiary.
- Beneficiary Tax ID – INNP of the beneficiary.
- Beneficiary account – the account number of the beneficiary (IBAN).
- In the “MFO Code” by using a  you can select from the list the beneficiary's bank.
- Click the «Add» button to input a data. To return to the previous page use the «Back» button.

- In case of reliability of the data displayed in the opened window press «Confirm», otherwise press «Change» to change the data.




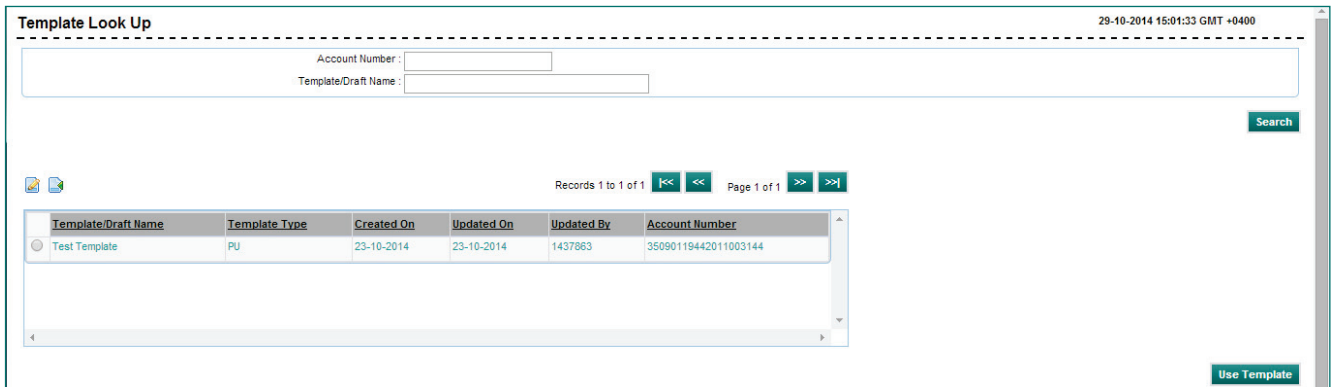
- After confirming the operation, a user will see the system notification of a successful data saving.

For searching, modifying, or deleting of the beneficiary's data created previously:

- From the drop-down menu select the type of transaction and then click the «Search» button. You will see the list with the beneficiaries' data on the specified type of transactions.
- To view detailed information, select the needed beneficiary by clicking on the appropriate identification number of the beneficiary.
- To change the data of the beneficiary, check the control box on the left, and then click «Modify». Enter your changes on the new page and press again the «Modify» button. (To return to the list press «Back»). In case of reliability of the data displayed in the opened window press «Confirm», otherwise press «Change» to change the data.
- To delete the beneficiary's data, mark the checkbox on the left and then click «Delete». On the new page confirm the action by the «Confirm» button, otherwise press «Back» to return to the list.
- After confirming the operation, a user will see the system notification of successful data saving.

6.7 Existing template

When repeating the payment, one can save time by using “Existing template”. When using this feature, click the  tool icon to navigate to the page where the previously saved payment transactions (templates) are displayed.



Template Look Up 29-10-2014 15:01:33 GMT +0400

Account Number:

Template/Draft Name:

Records 1 to 1 of 1 Page 1 of 1

	Template/Draft Name	Template Type	Created On	Updated On	Updated By	Account Number
<input type="radio"/>	Test Template	PU	23-10-2014	23-10-2014	1437863	35090119442011003144

Choose the right template for editing, viewing or copying the transaction by clicking the “Use template” button. A page will open with already entered payment parameters which can be edited if necessary.

Then, for copying a given payment on the basis of the chosen template, click the “Initiate” button and follow the steps described in the sections regarding configuring of transactions.



6.8 View Utilized Limits

For security purposes, certain limits are imposed on the amounts and number of transactions per user. On this page you can view the existing limits.

For this purpose, use the drop-down menu to choose the type of transaction, and, if necessary, set the time period. Click "Continue" to open a page with detailed information about the limits. Here, you can also click the "Change Limits" button to navigate to the page designed for sending to the Bank an application for changing the existing limits.

The screenshot shows the 'View Utilized Limits' page. At the top, there's a header with 'technique online' and navigation links: 'Change Password', 'Session Summary', 'Sitemap', and 'Logout'. Below the header, a 'WELCOME, TEST INITIATOR' message is displayed. The main content area is titled 'View Utilized Limits' and shows transaction details: 'Transaction: Payment in AZN via AZIPS urgent', 'From Date: 21-10-2014', and 'To Date: 21-10-2014'. There are three main sections: 1. 'Limits applicable to me' which includes a table for 'User Level Limits' with columns for 'Initiation Limit' (Minimum and Maximum Transaction Limits) and 'Daily Authorization Limit' (Number of Transactions and Daily Limit). 2. 'Limits Utilization in the given date range - User Level Limits' which shows a table for the date '21-10-2014' with columns for 'Number of Transactions' and 'Daily Limit'. 3. 'Analytical View Of Limits Utilization (My Authorization Limits)' which displays two charts: 'Amt in AZN' and 'No of txn', both showing utilization over a 'Date Range' from 21-10 to 21-10. At the bottom right, there are 'Back' and 'Change Limits' buttons.

After that, set your own limits for transactions and confirm by clicking the "Change" button.

The screenshot shows the 'Limits Applicable To Me' page. The header is the same as the previous page. Below the header, there's a 'WELCOME, TEST INITIATOR' message. The main content area is titled 'Limits Applicable To Me' and shows a 'Reset to bank defined limits' button. There are two main sections: 1. 'My Transactions' which includes a dropdown menu for 'Payment in AZN via AZIPS urgent'. 2. 'Payment in AZN via AZIPS urgent' which includes a table for 'Limit Type' (Bank allocated limits, Current Limits, New limits) and columns for 'Initiation Limit' (Min. Amount, Max. Amount) and 'Authorization Limit' (Total Amount, No. of Transactions). At the bottom, there's a footnote: '* Reduction in limits will be applicable from the next calendar date after final authorization. Increase in any parameter for any one transaction will require the initiated transaction to be processed by a bank administrator after authorization. Resetting to bank limits shall also require bank approval. Please note that reducing the Minimum Transaction Limit parameter will be considered as an increase in the limit definition.' At the bottom right, there are 'Back' and 'Change' buttons.

In case of decrease of established limits the operation will be carried out automatically. In case of increase of established limits, you also need to write a mail using the "Mailbox" menu with described reasons of limit changing. The Bank will make a decision after review of your application and notify you hereof by e-mail. You may go back to established limits by checking the «Reset to bank defined limits» (Back to the limits set by the Bank) button at the top of the page.

Important! When changes are made, the new limits become effective on the next business day.



7. TOOLS

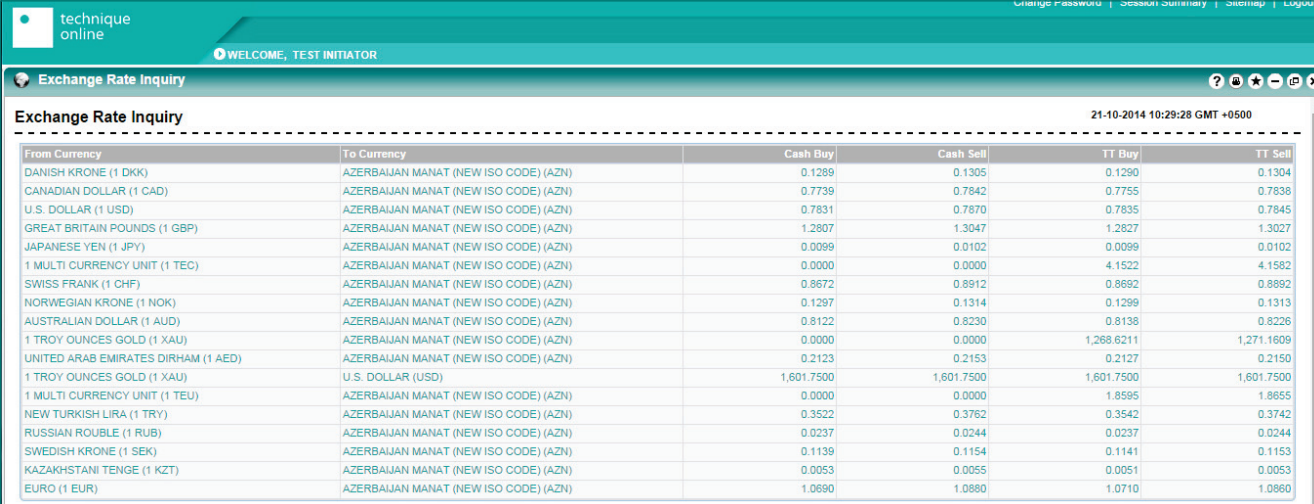
For Customers' convenience, the Bank has added into this menu a number of tools assisting the customer in getting bank services.

Brief description: to obtain detailed information about the location of ATMs and branches of the Bank, their contact details, and daily updated table of exchange rates.

What to use for: to locate an ATM, a branch of the Bank, to contact the service points, to view the exchange rates.

7.1 Exchange Rate Inquiry

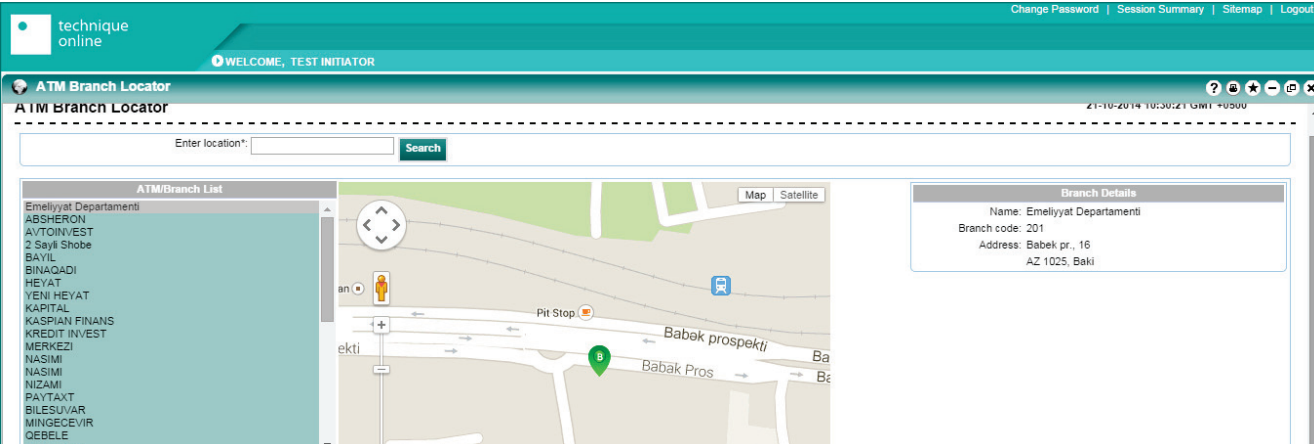
For customer's information and convenience, the system offers an online electronic table of current exchange rates.



From Currency	To Currency	Cash Buy	Cash Sell	TT Buy	TT Sell
DANISH KRONE (1 DKK)	AZERBAIJAN MANAT (NEW ISO CODE) (AZN)	0.1289	0.1305	0.1290	0.1304
CANADIAN DOLLAR (1 CAD)	AZERBAIJAN MANAT (NEW ISO CODE) (AZN)	0.7739	0.7842	0.7755	0.7838
U.S. DOLLAR (1 USD)	AZERBAIJAN MANAT (NEW ISO CODE) (AZN)	0.7831	0.7870	0.7835	0.7845
GREAT BRITAIN POUNDS (1 GBP)	AZERBAIJAN MANAT (NEW ISO CODE) (AZN)	1.2807	1.3047	1.2827	1.3027
JAPANESE YEN (1 JPY)	AZERBAIJAN MANAT (NEW ISO CODE) (AZN)	0.0099	0.0102	0.0099	0.0102
1 MULTI CURRENCY UNIT (1 TEC)	AZERBAIJAN MANAT (NEW ISO CODE) (AZN)	0.0000	0.0000	4.1522	4.1582
SWISS FRANK (1 CHF)	AZERBAIJAN MANAT (NEW ISO CODE) (AZN)	0.8672	0.8912	0.8692	0.8892
NORWEGIAN KRONE (1 NOK)	AZERBAIJAN MANAT (NEW ISO CODE) (AZN)	0.1297	0.1314	0.1299	0.1313
AUSTRALIAN DOLLAR (1 AUD)	AZERBAIJAN MANAT (NEW ISO CODE) (AZN)	0.8122	0.8230	0.8138	0.8226
1 TROY OUNCES GOLD (1 XAU)	AZERBAIJAN MANAT (NEW ISO CODE) (AZN)	0.0000	0.0000	1,268.6211	1,271.1609
UNITED ARAB EMIRATES DIRHAM (1 AED)	AZERBAIJAN MANAT (NEW ISO CODE) (AZN)	0.2123	0.2153	0.2127	0.2150
1 TROY OUNCES GOLD (1 XAU)	U.S. DOLLAR (USD)	1,601.7500	1,601.7500	1,601.7500	1,601.7500
1 MULTI CURRENCY UNIT (1 TEU)	AZERBAIJAN MANAT (NEW ISO CODE) (AZN)	0.0000	0.0000	1.8595	1.8655
NEW TURKISH LIRA (1 TRY)	AZERBAIJAN MANAT (NEW ISO CODE) (AZN)	0.3522	0.3762	0.3542	0.3742
RUSSIAN ROUBLE (1 RUB)	AZERBAIJAN MANAT (NEW ISO CODE) (AZN)	0.0237	0.0244	0.0237	0.0244
SWEDISH KRONE (1 SEK)	AZERBAIJAN MANAT (NEW ISO CODE) (AZN)	0.1139	0.1154	0.1141	0.1153
KAZAKHSTANI TENGE (1 KZT)	AZERBAIJAN MANAT (NEW ISO CODE) (AZN)	0.0053	0.0055	0.0051	0.0053
EURO (1 EUR)	AZERBAIJAN MANAT (NEW ISO CODE) (AZN)	1.0690	1.0880	1.0710	1.0860

7.2 ATM and Branch Locators

Find the nearest ATMs/branches by entering the address and clicking the "Search" button.



ATM Branch Locator

Enter location:

ATM/Branch List

- Emeliyyat Departamenti
- ABSHERON
- AVTOINVEST
- 2 Sayli Shobe
- BAYIL
- BINAQADI
- HEYAT
- YEYNI HEYAT
- KAPITAL
- KASPIAN FINANS
- KREDIT INVEST
- MERKEZI
- NASIMI
- NASIMI
- NIZAMI
- PAYTAXT
- BILESUVAR
- MINGECEVIR
- QEBELE
- CEYLANABAD

Branch Details

Name: Emeliyyat Departamenti
Branch code: 201
Address: Babek pr., 16
AZ 1025, Baki



8. CUSTOMER SERVICES

Brief description: This section is designed for additional services for customers in the framework of the "Technique Online" system.

What to use for: to receive notifications, change the parameters of the home page, enable correspondence between a customer and the Bank, change limits for transactions within the system, lock transaction password.

8.1 Self Services

8.1.1 Set Account Preferences

This page is designed for assigning nicknames to accounts (the "Account Nickname" section), as well as for marking an account as your favourite (the "Set as Favourite" section).

The screenshot shows the 'Set Account Preferences' page. At the top, there's a header with 'technique online' and navigation links: 'Change Password', 'Session Summary', 'Sitemap', and 'Logout'. Below the header, a sub-header reads 'WELCOME, TEST INITIATOR'. The main content area is titled 'Set Account Preferences' and includes a timestamp '21-10-2014 10:31:20 GMT +0500'. There's a checkbox for 'Disable Account Nickname'. Below this, there are tabs for 'Loan' and 'Current and Savings'. The 'Current and Savings' tab is active, showing a table with columns: 'Account No', 'Account Nickname', and 'Set As Favourite'. The table contains one row with '1003144' as the account number, '201P/VNW141010001 201 AZN' as the account number, 'corp' as the nickname, and a checked checkbox for 'Set As Favourite'. A note at the bottom states '* Alphanumeric Characters With Spaces are Allowed for Account Nickname'. A 'Save' button is at the bottom right.

A specific nickname for an account makes management of accounts easy, particularly if you have multiple accounts. It is quite hard to recognize the designation of an account by the account number, whereas nicknames promote recognition. Below are the examples of nicknames for accounts which will make them easily recognizable:

1. Salary.
2. Savings.
3. Corporate

Click "Save" to save the entered data.

8.1.2 Alerts

"Technique Online" offers a notification system which allows to set up the process of obtaining information about some transactions performed in the online banking system by email or SMS.

The screenshot shows the 'Alerts' page. At the top, there's a header with 'technique online' and navigation links: 'Change Password', 'Session Summary', 'Sitemap', and 'Logout'. Below the header, a sub-header reads 'WELCOME, TEST INITIATOR'. The main content area is titled 'Alerts' and includes a timestamp '21-10-2014 10:32:37 GMT +0500'. There's a radio button for 'User Alerts'. Below this, there's a 'Get Alerts' button. The main content area is a table with columns: 'Alert Description', 'Email', 'SMS', and 'Parameters'. The table contains four rows: 'Limit Threshold Alert', 'Limit Utilized Alert', 'Login Alert', and 'Login Failed Alert'. Each row has checkboxes for 'Email' and 'SMS'. The 'SMS' column has a 'Mobile Number' field. The 'Parameters' column has a 'Threshold(%)>' field. A 'Register/De-Register' button is at the bottom right.



To set up alerts:

- On the Alerts page, choose the group of alerts and click "Get Alerts".
- Mark the type of alert you wish to get. You may manually set the desired parameters of notification choosing the first item - Limit Threshold Alert, designed for warning about funds on the bank account reduced up to a certain level.
- You can separately assign the email address and the mobile phone number to which the alerts will be sent.
- Having made your choice, click the "Register/De-Register" button to continue.
- In the new window confirm the chosen parameters by clicking on the "Confirm" button, or go back to change the settings by clicking "Back".
- Upon your confirmation, a notification about successful updating of the alerts system will appear on the screen.

8.1.3 Change Users Limits

For security purposes, certain limits are imposed on the amounts and number of transactions. You can send the Bank an application for changing the existing limits. To do so, use this page to set your own limits for transactions and confirm by clicking the "Change" button.

technique online

WELCOME, TEST INITIATOR

Change Password | Session Summary | Sitemap | Logout

Limits applicable to me

21-10-2014 10:39:43 GMT +0500

Reset to bank defined limits.

My Transactions

- ADV payment
- Payment in AZN via AZIPS urgent
- Payment in AZN via XOHKS
- Payment in Foreign Currency to Another Local Banks
- Payment through own accounts exchange
- Payment through own accounts same currencies
- Payment to Another Customer of Bank Technique
- Payment via SWIFT
- Tax payment

Limit Type	Initiation Limit		Authorization Limit	
	Min. Amount	Max. Amount	Total Amount	No. of Transactions
Bank allocated limits	0.10 AZN	100,000.00 AZN	300,000.00 AZN	Unlimited
Current Limits	0.10 AZN	100,000.00 AZN	300,000.00 AZN	Unlimited
New limits	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

* Reduction in limits will be applicable from the next calendar date after final authorization. Increase in any parameter for any one transaction will require the initiated transaction to be processed by a bank administrator after authorization. Resetting to bank limits shall also require bank approval. Please note that reducing the Minimum Transaction Limit parameter will be considered as an increase in the limit definition.

Change

In case of decrease of established limits the operation will be carried out automatically. In case of increase of established limits, you also need to write a mail using the "Mailbox" menu with described reasons of limit changing. The Bank will make a decision after review of your application and notify you hereof by e-mail. You may go back to established limits by checking the «Reset to bank defined limits» (Back to the limits set by the Bank) button at the top of the page.

Important! When changes are made, the new limits become effective on the next business day.



8.1.4 Dashboard Widget Management

- This section is envisaged for activating/deactivating the dashboard widgets of the Technique Online system (e.g., mini-statement, the user's latest activity, the list of transactions pending authorization, and other information).

To change the settings:

- Choose the communication channel on the page (in this case "Internet") and click "Submit" to continue.
- Mark the widgets you wish to install/uninstall on the home page. By default, the system has all available widgets activated.

The screenshot shows the 'Dashboard Widget Management' interface. At the top, there's a header with 'technique online' and navigation links: 'Change Password', 'Session Summary', 'Sitemap', and 'Logout'. Below the header, a green bar displays 'WELCOME, TEST INITIATOR'. The main content area is titled 'Dashboard Widget Management' and includes a 'Select Channel*' dropdown menu set to 'Internet'. A 'Submit' button is located to the right. Below this, a text box indicates 'Select widgets to be displayed on your dashboard screen.' and 'Maximum Widgets Allowed: 30'. A table lists various widgets with checkboxes for selection:

Widget Name	Widget Description
<input checked="" type="checkbox"/> Notifications	Displays a list of your recent notifications.
<input checked="" type="checkbox"/> Account Summary	Displays the summary of all your accounts.
<input checked="" type="checkbox"/> Pending for Authorization	Displays a list of the last 'N' transactions awaiting authorisation by you.
<input checked="" type="checkbox"/> Tools	Displays a list of tools for quick navigation.
<input checked="" type="checkbox"/> Session Summary	Displays the date and time of 5 of your most recent login sessions.
<input checked="" type="checkbox"/> Recent Activity	Displays a list of the last 'N' initiated transactions.
<input checked="" type="checkbox"/> Logged In Users	Displays the list of your colleagues and also specifies which colleagues are logged in to the banking system at the moment.
<input checked="" type="checkbox"/> Account Balances	Displays important details and balances on your Current and Savings accounts.
<input checked="" type="checkbox"/> My Transactions	Displays a list of the last 'N' transactions initiated by you.
<input checked="" type="checkbox"/> Mini Statement	Displays the activity on your accounts for the past 'N' Days.

A 'Confirm Selection' button is located at the bottom right of the widget list.

- Click "Confirm Selection" to confirm the selected settings.
- A notification will appear on the screen about the successful completion of the operation.

8.1.5 Lock Transaction Password

The operation is designed for blocking the password necessary for making transactions. (More on transaction password, see item 2.3). You should immediately use this option and block your Transaction Password in case you suspect your password is known to third parties.

In order to do it:

- Mark the checkbox on the left side of the very account, Transaction Password of which you are going to block and then click «Lock» to proceed.

The screenshot shows the 'Lock Transaction Password' interface. At the top, there's a header with 'technique online' and navigation links: 'Change Password', 'Session Summary', 'Sitemap', and 'Logout'. Below the header, a green bar displays 'WELCOME, TEST INITIATOR'. The main content area is titled 'Lock Transaction Password' and includes a table with columns: 'Channel Group', 'User ID', 'Channel', and 'Status'.

Channel Group	User ID	Channel	Status
<input checked="" type="checkbox"/> Internet and Mobile Banking	7806143	Internet	Lock
		Mobile Browser	Lock

A 'Lock' button is located at the bottom right of the table.

- Approve your choice on the next page by clicking «Confirm» or click «Back» to return to the previous page.
- After this a notification of successful completion of the operation will be displayed on the screen. Subsequently, the password becomes invalid.

In order to get a new Transaction Password you should apply to the Bank Technique. In this case, a new automatically generated password will be sent to your e-mail which will have to be changed during your next access to the system.

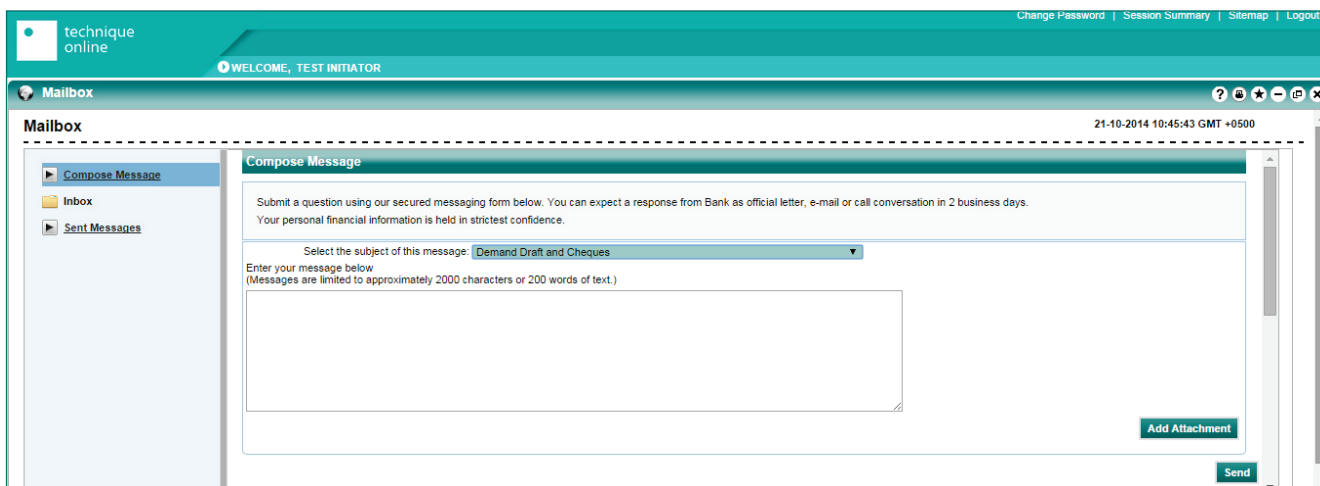
8.2 Mailbox

Each user in his profile has a mailbox created for communication with the Bank.

During operations held in the “Technique Online” system the Bank guarantees high confidentiality level of client's financial information.

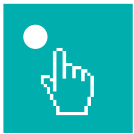
Choose the “Mailbox” icon to view incoming messages from the Bank. In the “Alerts” tab the system notifications are reflected. In the “Bulletins” tab user can view newsletters sent for the Bank's customers. The number of new messages is indicated next to each folder.

To send a new message to the Bank, choose the “Compose Message” item in the “Mailbox”, fill in the “Subject” line (the subject of the message is chosen from a drop-down menu, but your own Subject can be typed in as well) and “Message” box, and click on the “Send” button. If necessary, a file can be attached to the message by means of the “Attachment” button. The size of the file must not exceed 1 Mb.



The screenshot shows the "technique online" web application interface. At the top, there is a teal header bar with the logo on the left and links for "Change Password", "Session Summary", "Sitemap", and "Logout" on the right. Below the header, a green banner displays "WELCOME, TEST INITIATOR". The main content area is titled "Mailbox" and includes a sub-header with the date and time "21-10-2014 10:45:43 GMT +0500". On the left side, there is a sidebar with a "Mailbox" section containing three items: "Compose Message" (highlighted with a blue bar), "Inbox", and "Sent Messages". The main area on the right is titled "Compose Message" and contains the following elements: a message submission instruction, a confidentiality notice, a subject selection dropdown menu currently set to "Demand Draft and Cheques", a large text input field for the message body, an "Add Attachment" button, and a "Send" button at the bottom right.

To view the messages sent to the Bank, choose the “Sent messages” item in the “Mailbox”.



9. CARDS

Brief description: view detailed information regarding cards issued by Bank Technique and billing payments.

What to use for: to view card related information: card number, type of the card, term of validity, change the card status, execute payments for utility services, sign for the SMS-banking service, view and save a statement on card transactions.

Notice, that depending on the organizational structure of enterprise, before the transmission of a transaction for further execution to the Bank's central system, the system may require an approval of this transaction by authorized person (For details see item 3.1)

9.1 Cards Payments

9.1.1 Billing Payments

This operation is envisaged for paying the bills for the services provided by mobile communication operators, Internet providers, television, telephony, utility services, etc.

To perform the operation:

- In the "Billing Payments" section, choose the biller category and the biller's name from the drop-down menus.
- Then, use the next drop-down menu to choose the number of the card to be charged for payment, and enter the subscriber's identification number (phone number, number of contract signed with Internet-provider, etc.) and the amount owed.

technique online

WELCOME, TEST USER

Billing Payments

17-11-2014 11:16:13

Biller Category: Cell phone payments

Biller Name: AZERCELL INVOICE

Card Number: 446*****920

Phone Number: 050 9999999

Amount, AZN: 20

Submit

- Click the "Submit" button to continue.
- A window displaying the entered data opens for user's confirmation. If the data is correct, click "Confirm", otherwise, click "Back" to make corrections.

Once you have confirmed all the entered data by clicking "Confirm", ensure transaction security by entering the one-time password generated by a token/ display card (6-digits code).

technique online

WELCOME, TEST USER

Billing Payments - Verify

17-11-2014 11:18:29

Please enter Code received via SMS/generated by your token: 195299

Back Submit



A notification about successful completion of transaction will appear on the screen.

9.2 Change Card Status

This operation is envisaged for changing of a card status, thus, blocking any transactions involving your card. The card must be blocked in case it has been lost or stolen.

To perform the operation:

Use the drop-down menus to choose the card number and the reason for blocking. The system recognizes three statuses:

- Lost
- Stolen
- Temporary blocked

Click "Submit" to continue.

A window displaying the entered data opens for user's confirmation. If the data is correct, click "Confirm", otherwise, click "Back" to make corrections.

Once you have confirmed all the entered data by clicking "Confirm", ensure transaction security by entering the one-time password generated by a token/ display card (6-digits code).

A notification about successful completion of transaction will appear on the screen.

Important! Unblocking of the card is done only in the branches of the Bank.



9.3 SMS-Banking

This operation enables the Bank Technique card holders to obtain information about card transactions via SMS. This service can be activated or deactivated on this page.

Besides, you can modify the phone number for already activated service by indicating a new number and further re-activation.

To perform the operation:

- From the drop-down menu choose the number of the card, for which the SMS-notification service should be activated /deactivated.
- Choose the operation: Activation/Deactivation
- Enter the mobile phone number, paying attention to the prefix denoting the mobile operator. Do not enter "0". For example, 5099999999
- Click "Submit" to continue.
- A window displaying the entered data opens for user's confirmation. If the data is correct, click "Confirm", otherwise, click "Back" to make corrections.

Once you have confirmed all the entered data by clicking "Confirm", ensure transaction security by entering the one-time password generated by a token/ display card (6-digits code).

A notification about successful completion of transaction will appear on the screen.



9.4 Card Statement

This operation is envisaged to obtain a card statement. The statement can cover 7 days, 14 days or a month. To perform the operation, from the drop-down menu choose the card number, the statement period and click "Submit"

The screenshot shows a web application interface for 'technique online'. At the top, there is a navigation bar with links for 'Change Password', 'Session Summary', 'Sitemap', and 'Logout'. Below this, a header area displays 'WELCOME, TEST USER'. The main content area is titled 'Card Statement' and contains a form with two dropdown menus. The first dropdown is labeled 'Card Number' and shows the value '446*****920'. The second dropdown is labeled 'Statement Period' and shows '---Please Select---'. A third dropdown menu is open below the second, showing options: '7 days', '14 days', and '30 days'. A 'Submit' button is located to the right of the form. The date and time '17-11-2014 11:21:34' are displayed in the top right corner of the form area.

A card statement provides the following information:

- Card number
- Available balance
- Transaction date
- Transaction number
- Description
- Transaction amount
- Billing amount

By clicking the "Download" button you can save the detailed statement on your computer hard drive.



9.5 Card Summary

This page displays general information about all your cards, currency of cards and the available amount on the card.

Displayed information also includes the **card number**
name on a card
the amount of **credit limit**
the currently **available balance**
credit currency
and the date of opening a - **date open**.

To view detailed information about your card, click on the card number and choose "Card Details". You can also choose "Change Card Status" from the drop-down menu.

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Card Details

Card Summary

Card Number	Card Type	Name on Card	Credit Limit	Available Balance	Credit Currency	Date Open
VISA 446*****920	BUSINESS GOLD	ALFA INSURANCE	0.00	762.09	AZN	09-01-2014

Select Service:
Card Details
Change Card Status
SMS Banking
Card Statement

9.6 Card Details

This page displays detailed information about your card.

To view this information, choose in the drop-down menu the number of a card and click "View".

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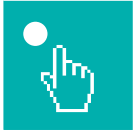
Card Details

Card Details

Card Number: 446*****920 VISA	Account Number: 35093019442019087429
Name on Card: ALFA INSURANCE	Account Currency: AZN
Card Type: Main	Total Credit Limit: 0.00
Date Open: 09-01-2014	Available Cash Limit: 762.09
Card Status: Active	

Back View Statement

From here you can navigate to the "Card Statement" section.



10. RECOMMENDATIONS FOR PASSWORD GENERATION

A password must consist of at least 6 characters. It must contain capital and small Latin letters and numbers. Remember! The password is case sensitive. Use at least one capitalized letter for a password.

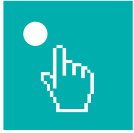
The password must be known to the customer only. Never tell your password to anyone! Bank employees will not ask you for the password at any time.

It is undesirable to set the following passwords:

- Containing data associated with you (e.g.: part of the card number or birth date, etc.);
- Containing 4 or more repeated figures in a row;
- Consisting of a sequence of figures 0123456789, 9876543210, 1234567890, 0987654321;
- Consisting of a sequence of letters: qwertyui;
- Where the last 4 symbols repeat the first 4 symbols;
- Where the last 4 symbols mirror the last 4 symbols.

For security enhancement, it is recommended to change the password every 60 days.

Upon expiration of the password's validity date, you will receive a notification about the necessity to change the password.



11. SECURITY RECOMMENDATIONS

For secure use of the “Technique Online” Internet bank system, follow the recommendations below:

- Never tell you Login ID or password to third parties, including the Bank employees. Nobody is authorized to demand disclosure of this information. (In case such an inquiry is made to you, immediately inform the Bank of it);
- Check and make sure that the connection is in a protected TLS mode – there must be a closed padlock icon in your web-browser window;
- Check the web-address of the “Technique Online” Internet banking system. The URL in the address line of the web-browser must be as <https://online.banktechnique.az>. (if you see a different address, immediately report it to the Bank);
- Upon completion of your work session in the internet-bank system, make sure to close the system window by clicking “Logout” in the menu;
- Do not enter the system from public computers;
- Install and update anti-virus software on your computer;
- Use only licensed software;
- In case of any suspicion for fraud, immediately report it to the Bank's customer service by calling 131, (+99412) 447-77-44, (+99450) 447-77-44.

Additionally, read the recommendations for password generation.
